

2011

Missouri

Product Liability Insurance Report

**Statistics Section
December 2012**



DIFP

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MISSOURI PRODUCT LIABILITY INSURANCE REPORT 2011

**Department of Insurance, Financial Institutions &
Professional Registration
Statistics Section
December 2012**

Other Publications

Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

Department of Insurance, Financial Institutions & Professional Registration
P.O. Box 690
Jefferson City, MO 65102-0690

1. **Missouri Complaint Index Report**
summary information: <http://insurance.mo.gov/consumers/complaints/compindx.php>
2. **Missouri Department of Insurance Annual Report**
summary information: <http://difp.mo.gov/about.php>
3. **Missouri Legal Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/legmal/>
4. **Missouri Life, Accident & Health Supplement Data**
summary information: <http://insurance.mo.gov/reports/suppdata/>
5. **Missouri Market Share Data**
summary information: <http://insurance.mo.gov/reports/mktshr/>
6. **Missouri Medical Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/medmal/>
7. **Missouri Property & Casualty Supplement Report**
summary information: <http://insurance.mo.gov/reports/suppdata/>
8. **Missouri Real Estate Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/remal/>
9. **Mortgage Guaranty Report**
summary information: <http://insurance.mo.gov/reports/mortguar/>
10. **Missouri Health Maintenance Organization Report**
summary information: <http://insurance.mo.gov/reports/hmo/>

Databases: For more information: <http://insurance.mo.gov/reports/>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2011, product liability insurers in Missouri sold \$27,566,570 in coverage, paid \$34,632,487 in losses and estimated future losses on 2011 claims of \$49,270,578.

Over the past 10 years, product liability writers experienced elevated loss ratios — or claims incurred as a percentage of earned premiums. Loss ratios ranged from a high of 253.3% in 2002 to a low of 4.5% in 2007. The loss ratio increased from 133.7 percent to 181.2 percent, from 2010 to 2011. In such a relatively small line of insurance, highly volatile losses and loss ratios are common.

The number of claims closed with payment decreased 21 percent from 2010 to 2011. Over a 10-year span, the highest number of claims closed with payment occurred in 2004. Average indemnity paid on claims reached an all time high of \$96,584 in 2005. The average cost of defending claims closed with payment in 2011 was \$18,878.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 172 companies writing in 2011.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 2002 - 2011

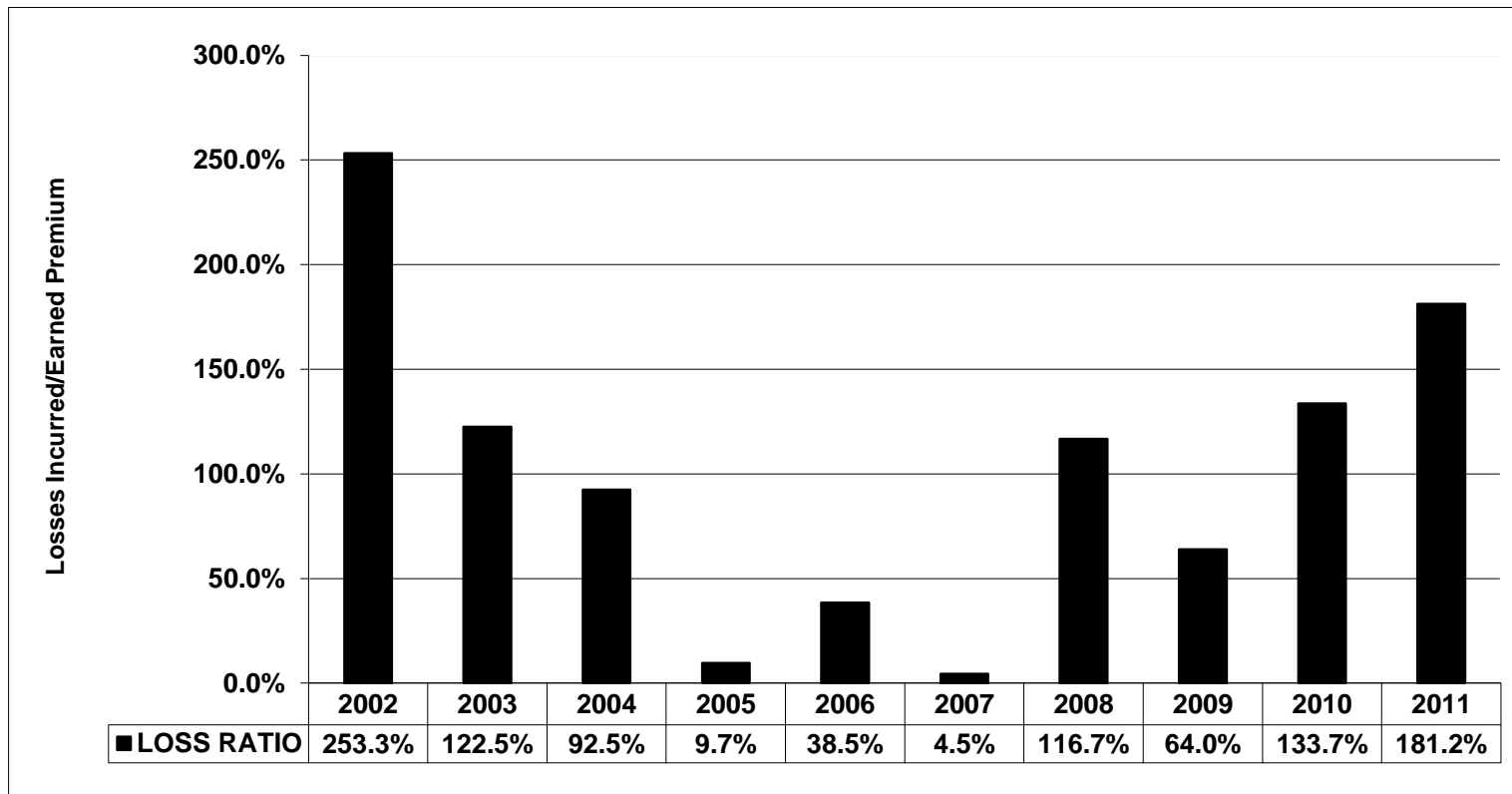
Number of Claims Closed 2002 - 2011

Average Indemnity Paid for All Paid Claims 2002 - 2011

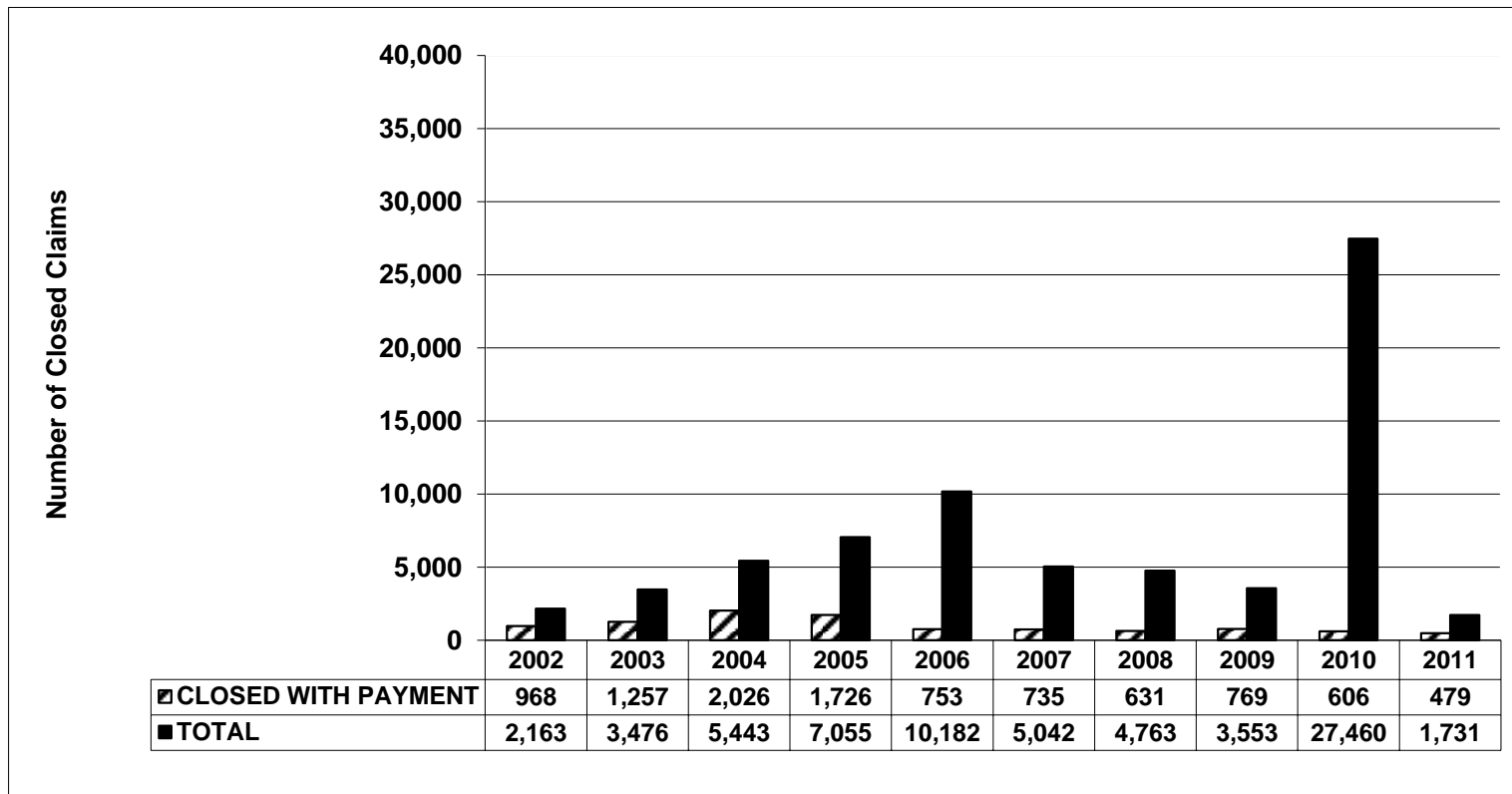
Average Loss Expense for All Paid Claims 2002 - 2011

Average Closure Time on Payment of Claims 2002 - 2011

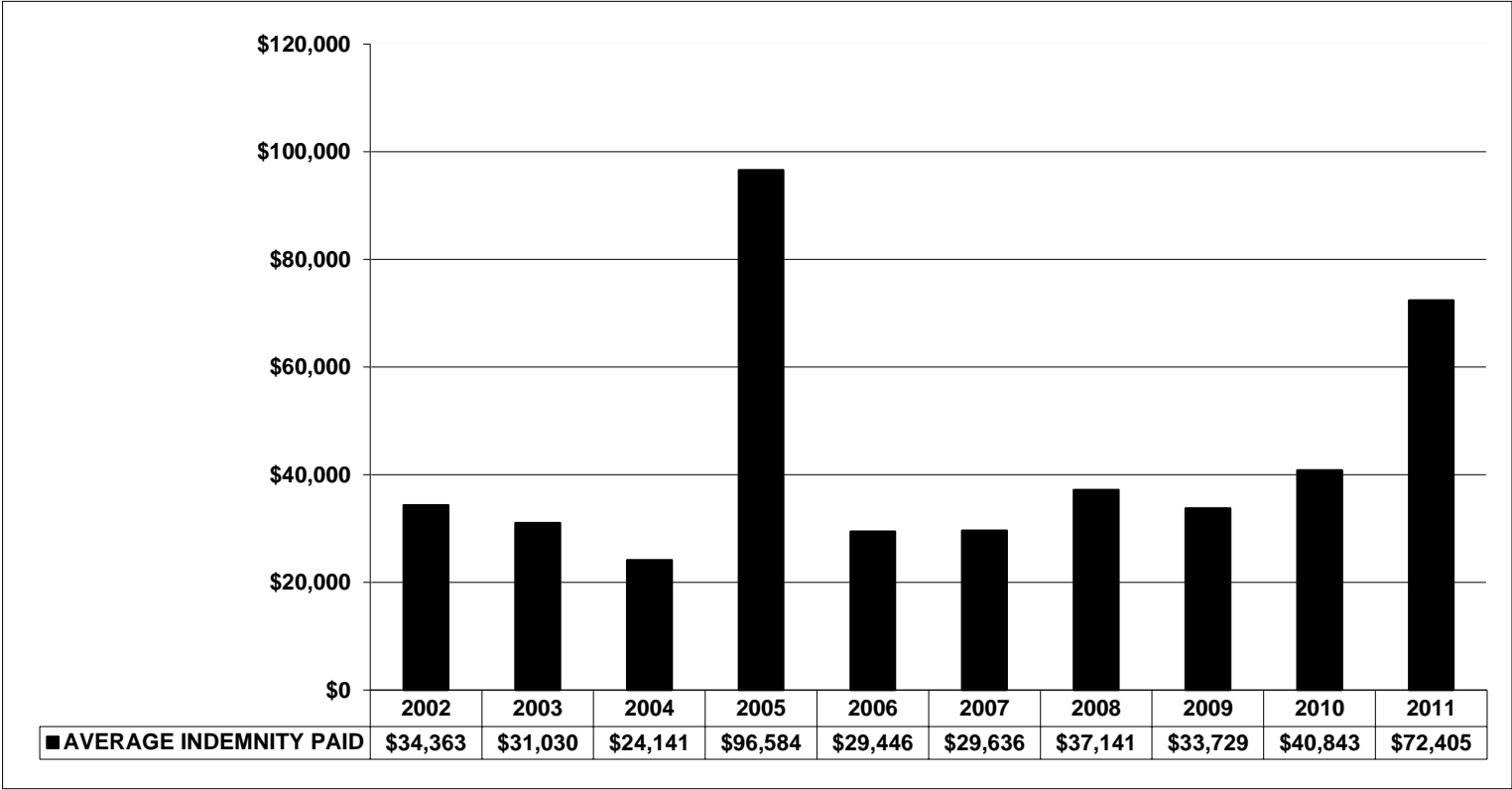
LOSS RATIOS 2002 - 2011



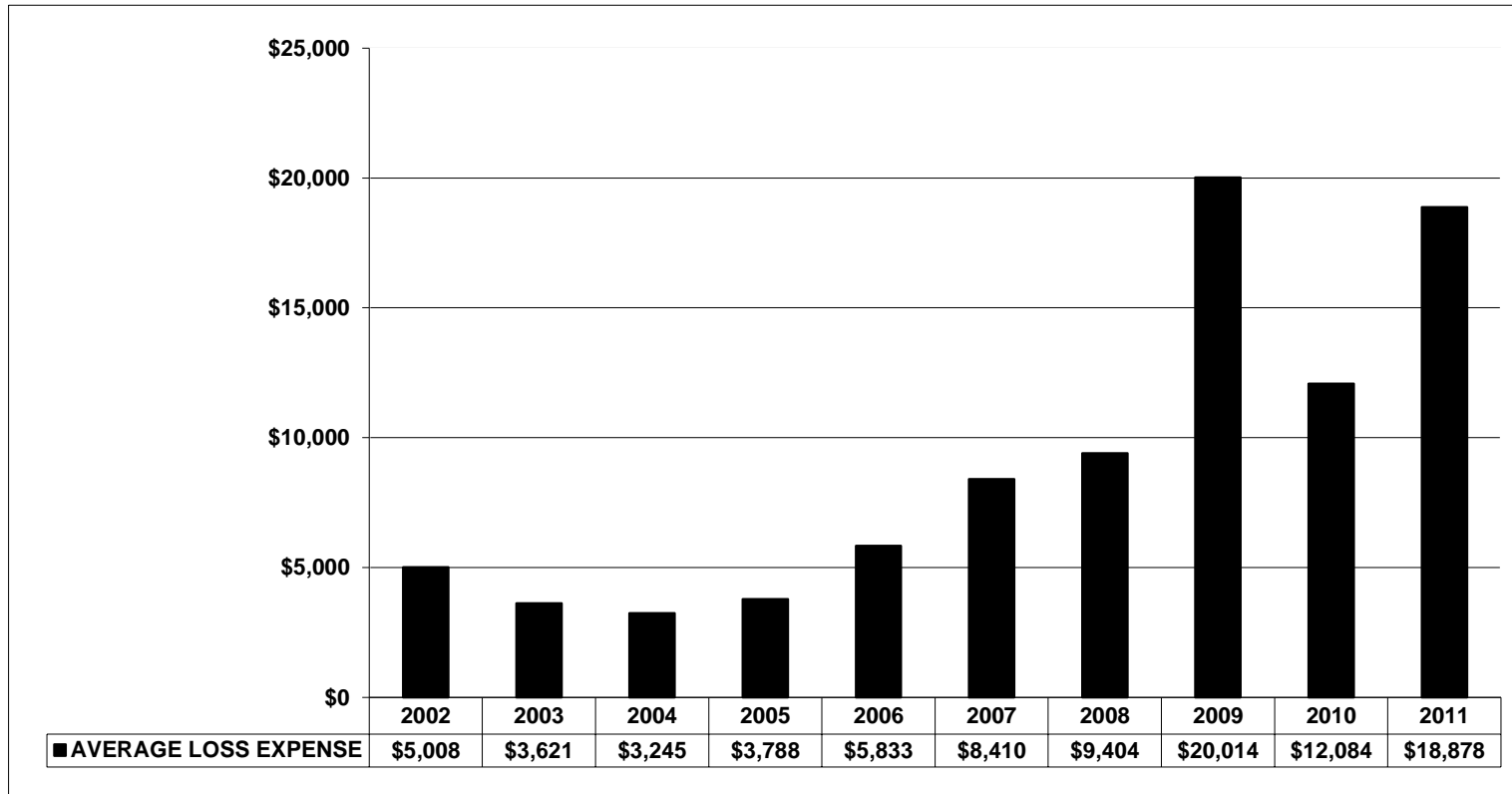
CLAIMS CLOSED 2002 - 2011



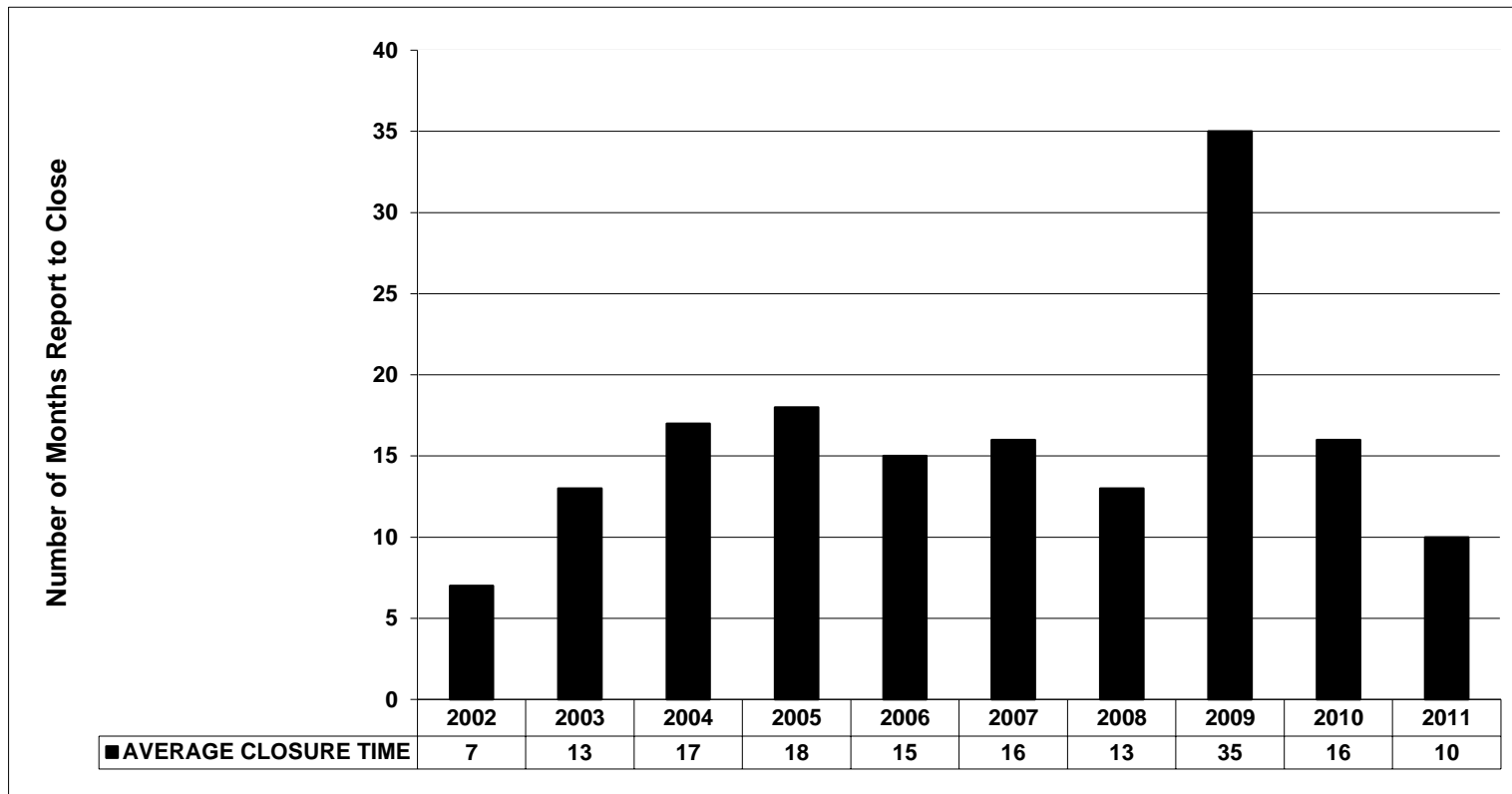
**AVERAGE INDEMNITY PAID 2002 - 2011
FOR ALL PAID CLAIMS**



AVERAGE LOSS EXPENSE 2002 - 2011 FOR ALL PAID CLAIMS



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 2002 - 2011



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2011 and a ten-year summary.

PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2011

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	53.24%	255	\$691	\$176,156	\$61	\$962	3
2,500 - 4,999	13.99%	67	\$3,491	\$233,913	\$1,206	\$4,027	8
5,000 - 7,499	7.10%	34	\$6,206	\$210,996	\$2,725	\$6,114	9
7,500 - 9,999	2.71%	13	\$8,894	\$115,625	\$2,081	\$2,261	12
10,000 - 24,999	8.14%	39	\$15,597	\$608,274	\$7,498	\$14,187	13
25,000 - 49,999	6.05%	29	\$33,886	\$982,691	\$10,178	\$12,655	19
50,000 - 74,999	2.51%	12	\$55,826	\$669,911	\$28,655	\$21,273	27
75,000 - 99,999	1.88%	9	\$80,656	\$725,908	\$21,686	\$63,196	25
100,000 - 199,999	1.25%	6	\$153,424	\$920,542	\$161,926	\$62,710	40
200,000 - 299,999	1.04%	5	\$245,809	\$1,229,045	\$40,969	\$131,000	15
300,000 - 399,999	0.21%	1	\$349,000	\$349,000	\$912,199	\$71,600	54
400,000 - 499,999	0.21%	1	\$400,000	\$400,000	\$196,466	\$0	26
500,000 - 999,999	0.42%	2	\$630,000	\$1,260,000	\$214,889	\$12,501	30
1,000,000 OR GREATER	1.25%	6	\$4,466,667	\$26,800,000	\$830,812	\$83,501	116
TOTAL	100.00%	479	\$72,405	\$34,682,061	\$18,878	\$8,613	10

PRODUCT LIABILITY

TEN YEAR SUMMARY OF PAID INDEMNITY

FOR YEARS 2002 - 2011

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	63.77%	6,345	\$575	\$3,645,450	\$1,578	\$942	14
2,500 - 4,999	8.80%	876	\$3,513	\$3,077,341	\$1,358	\$3,675	15
5,000 - 7,499	4.71%	469	\$6,015	\$2,820,968	\$5,242	\$6,710	18
7,500 - 9,999	2.77%	276	\$8,575	\$2,366,675	\$7,506	\$7,006	19
10,000 - 24,999	7.70%	766	\$15,506	\$11,877,722	\$5,093	\$10,206	20
25,000 - 49,999	5.03%	500	\$34,702	\$17,351,168	\$11,480	\$17,705	26
50,000 - 74,999	1.90%	189	\$60,215	\$11,380,636	\$16,768	\$29,478	23
75,000 - 99,999	0.93%	93	\$84,073	\$7,818,778	\$23,147	\$23,301	23
100,000 - 199,999	2.09%	208	\$139,009	\$28,913,859	\$22,910	\$42,690	24
200,000 - 299,999	0.65%	65	\$237,152	\$15,414,908	\$79,378	\$56,996	33
300,000 - 399,999	0.30%	30	\$331,054	\$9,931,617	\$102,780	\$149,789	37
400,000 - 499,999	0.15%	15	\$442,376	\$6,635,646	\$135,033	\$128,677	36
500,000 - 999,999	0.58%	58	\$691,589	\$40,112,160	\$85,901	\$168,031	35
1,000,000 OR GREATER	0.60%	60	\$4,654,954	\$279,297,234	\$334,436	\$617,055	60
TOTAL	100.00%	9,950	\$44,286	\$440,644,162	\$7,113	\$10,499	16

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2011 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2011

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Emotional Only	9.73%	18	\$1,465	\$26,367	\$22	\$1,809	5
Temporary	61.62%	114	\$5,667	\$646,092	\$4,161	\$3,347	9
Permanent	22.70%	42	\$97,668	\$4,102,049	\$47,157	\$40,968	28
Death	5.95%	11	\$224,060	\$2,464,659	\$106,913	\$1,001	32
Total	100.00%	185	\$39,131	\$7,239,167	\$19,524	\$11,538	15

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY FOR YEARS 2002 - 2011

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
EMOTIONAL ONLY	2.75%	162	\$8,449	\$1,368,673	\$2,916	\$5,676	11
TEMPORARY	55.50%	3,267	\$5,321	\$17,382,227	\$1,915	\$3,780	17
PERMANENT	38.16%	2,246	\$117,937	\$264,886,732	\$8,510	\$19,257	34
DEATH	3.58%	211	\$278,670	\$58,799,463	\$60,805	\$51,427	31
TOTAL	100.00%	5,886	\$58,178	\$342,437,095	\$6,562	\$11,446	24

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2011 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2011

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	73.65%	218	\$17,090	\$3,725,585	\$4,736	\$5,275	3
Intermediate Property Damage	13.51%	40	\$534,684	\$21,387,342	\$89,515	\$8,533	17
Major Property Damage	12.84%	38	\$61,837	\$2,349,807	\$21,049	\$13,272	14
Total	100.00%	296	\$92,780	\$27,462,734	\$18,287	\$6,742	7

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE FOR YEARS 2002 - 2011

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	69.91%	2,830	\$5,107	\$14,453,787	\$1,561	\$2,810	3
Intermediate Property Damage	17.98%	728	\$48,222	\$35,105,549	\$22,646	\$9,203	9
Major Property Damage	12.10%	490	\$92,443	\$45,297,288	\$19,459	\$43,786	13
Total	100.00%	4,048	\$23,433	\$94,856,624	\$7,520	\$8,920	5

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2011 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2011

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	9.39%	45	\$51,402	\$2,313,106	\$16,825	\$6,092	14
Manufacturer	54.49%	261	\$109,815	\$28,661,594	\$27,437	\$9,153	9
Wholesaler	1.67%	8	\$263,263	\$2,106,104	\$70,318	\$5,451	50
Retailer	18.16%	87	\$3,239	\$281,779	\$589	\$4,677	8
Servicer-Repairer	12.32%	59	\$14,258	\$841,193	\$6,010	\$6,204	8
Distributor	3.97%	19	\$25,173	\$478,285	\$8,199	\$33,994	10
Total	100.00%	479	\$72,405	\$34,682,061	\$18,878	\$8,613	10

PRODUCT LIABILITY

TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

FOR YEARS 2002 - 2011

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	5.58%	555	\$31,460	\$17,460,178	\$7,315	\$5,514	16
Manufacturer	63.17%	6,285	\$49,183	\$309,117,823	\$7,745	\$11,376	17
Wholesaler	0.86%	86	\$98,114	\$8,437,791	\$17,986	\$14,008	26
Retailer	10.51%	1,046	\$27,943	\$29,228,528	\$3,877	\$7,861	10
Servicer-Repairer	8.16%	812	\$32,510	\$26,398,399	\$4,982	\$6,579	10
Distributor	11.72%	1,166	\$42,883	\$50,001,443	\$7,198	\$12,979	23
Total	100.00%	9,950	\$44,286	\$440,644,162	\$7,113	\$10,499	16

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2011 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2011

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	3.76%	18	\$5,608	\$100,937	\$385	\$4,168	5
Home	59.50%	285	\$17,506	\$4,989,290	\$4,750	\$7,272	5
Office	3.34%	16	\$12,374	\$197,986	\$5,203	\$5,842	10
Miscellaneous	30.48%	146	\$187,228	\$27,335,338	\$41,845	\$6,998	16
Plant	2.92%	14	\$147,036	\$2,058,510	\$106,369	\$61,635	39
Total	100.00%	479	\$72,405	\$34,682,061	\$18,878	\$8,613	10

PRODUCT LIABILITY

TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE FOR YEARS 2002 - 2011

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	4.47%	445	\$12,127	\$5,396,462	\$3,370	\$7,363	6
Home	38.76%	3,857	\$45,605	\$175,899,473	\$4,846	\$5,717	4
Office	1.78%	177	\$88,549	\$15,673,090	\$12,186	\$32,383	15
Miscellaneous	51.69%	5,143	\$32,725	\$168,302,733	\$6,487	\$7,690	26
Plant	3.30%	328	\$229,794	\$75,372,404	\$45,929	\$103,199	26
Total	100.00%	9,950	\$44,286	\$440,644,162	\$7,113	\$10,499	16

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2011 and a ten-year summary.

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2011**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
APPLIANCES AND ACCESSORIES	334	32.36%	155	\$3,430	\$531,716	\$187	\$2,562	2
RESTAURANTS - SERVE ALCOHOL	149	7.10%	34	\$1,585	\$53,883	\$202	\$1,103	5
RESTAURANTS - SERVE NO ALCOHOL	303	6.68%	32	\$1,980	\$63,356	\$475	\$1,135	11
ASBESTOS GOODS MFG	230	6.05%	29	\$98,610	\$2,859,683	\$21,107	\$0	26
PLUMBING	35	4.80%	23	\$14,204	\$326,697	\$3,648	\$4,543	8
CONTRACTORS - NOC	24	3.13%	15	\$32,740	\$491,099	\$6,366	\$8,132	14
MANUFACTURERS - NOC	40	2.51%	12	\$1,727,881	\$20,734,569	\$337,704	\$22,676	40
CARPENTRY AND FLOOR COVERINGS	15	2.30%	11	\$23,523	\$258,755	\$2,768	\$5,791	20
FOOD PRODUCTS - DRY	30	2.30%	11	\$1,412	\$15,536	\$8	\$2,212	4
HEATING AND AIR CONDITIONING	26	1.88%	9	\$6,347	\$57,124	\$4,958	\$2,056	8
CANDY OR CONFECTIONARY PRODUCTS	31	1.67%	8	\$1,485	\$11,880	\$20	\$1,310	15
GARDENING EQUIPMENT AND LANDSCAPING	9	1.25%	6	\$8,735	\$52,410	\$1,829	\$43,767	13
GAS, STEAM, WATER, AND SEWER MAINS	17	1.25%	6	\$2,997	\$17,983	\$10	\$2,952	4
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	18	1.25%	6	\$69,462	\$416,774	\$27,115	\$111,083	22
MEAT, FISH, POULTRY, AND SEAFOOD	17	1.25%	6	\$10,247	\$61,480	\$7,334	\$7,300	13
FOOD PRODUCTS - NOT DRY	36	1.25%	6	\$644	\$3,862	\$0	\$1,492	6
FURNITURE/FIXTURES/UPHOLSTERY	21	1.25%	6	\$8,358	\$50,147	\$1,708	\$3,915	6
CLUBS/CONVENTIONS	18	1.25%	6	\$15,724	\$94,346	\$12,889	\$2,917	9
PRODUCTS - COMPLETED OPERATIONS - NOC	49	1.04%	5	\$161,533	\$807,667	\$56,481	\$81,204	16
COMMUNICATION/RECORDING SYS/INTERNET PRI	7	1.04%	5	\$13,699	\$68,494	\$0	\$6,671	12
PLASTIC, RUBBER GOODS - MFG	43	1.04%	5	\$3,387	\$16,934	\$0	\$5,632	6
AUTO REPAIR SHOPS/DISMANTLING	11	0.84%	4	\$5,922	\$23,688	\$377	\$5,625	6
MASONRY, PLASTERING, MARBLE, OR TILE	4	0.84%	4	\$67,727	\$270,909	\$49,519	\$705	19
DOOR AND WINDOWS MFG	5	0.84%	4	\$28,850	\$115,400	\$8,314	\$2,875	26
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	6	0.63%	3	\$9,922	\$29,766	\$2,311	\$7,540	6
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	4	0.63%	3	\$61,833	\$185,500	\$100,520	\$26,000	27
ROOFING	7	0.63%	3	\$6,376	\$19,128	\$6,077	\$13,833	13
ELECTRICAL EQUIPMENT	16	0.63%	3	\$5,269	\$15,806	\$0	\$3,835	5
CONCESSIONAIRES	5	0.63%	3	\$1,489	\$4,466	\$0	\$3,500	3
FROZEN FOODS	10	0.63%	3	\$14,767	\$44,300	\$12,826	\$5,612	15
FERTILIZERS	4	0.63%	3	\$38,830	\$116,490	\$1,271	\$1,667	5
GASOLINE STATIONS	3	0.42%	2	\$3,934	\$7,867	\$0	\$1,003	1
CARPET AND FURNITURE CLEANING	3	0.42%	2	\$1,470	\$2,940	\$0	\$1,050	2
WAX/PAINT/VARNISH/PAINTING	2	0.42%	2	\$1,400,380	\$2,800,759	\$381,488	\$250,380	23
CONCRETE AND ASPHALT CONSTRUCTION	8	0.42%	2	\$30,753	\$61,505	\$43,582	\$5,003	29
MINING/DREDGING/DOCK OPER/EXCAVATION	8	0.42%	2	\$18,637	\$37,273	\$9,511	\$1,250	17
REFRIGERATION	4	0.42%	2	\$6,555	\$13,110	\$0	\$6,850	6
METAL ERECTION	6	0.42%	2	\$377,500	\$755,000	\$139,945	\$6,001	12
GROCERY STORES/MARKETS/COMMISSARIES	8	0.42%	2	\$825	\$1,650	\$0	\$1,729	2
CHEMICAL MFG/CHEMISTS	9	0.42%	2	\$9,836	\$19,671	\$0	\$1,000	9
FARMS/RANCHES	8	0.42%	2	\$544,748	\$1,089,495	\$315,991	\$1,250	36
WHEEL AND TIRE MFG	3	0.42%	2	\$20,063	\$40,125	\$6,892	\$55,000	14
LIGHTS, LANTERNS, AND LAMPS	6	0.42%	2	\$694	\$1,388	\$85	\$1,200	2
SIGN MFG AND INSTALLATION	3	0.42%	2	\$4,168	\$8,336	\$0	\$2,919	17
PIPE MFG	3	0.42%	2	\$65,262	\$130,524	\$206,235	\$12,875	33
INSULATION - OTHER THAN ASBESTOS	9	0.21%	1	\$1,000,000	\$1,000,000	\$328,233	\$8	150
BOATS - USE	3	0.21%	1	\$30,000	\$30,000	\$21,424	\$10,000	34
FURS, FABRICS AND OTHER CLOTHING	2	0.21%	1	\$185	\$185	\$0	\$1,400	1
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBM	4	0.21%	1	\$7,963	\$7,963	\$0	\$1,500	3
SALT, PHOSPHATES, AND LIME	1	0.21%	1	\$562	\$562	\$0	\$1,000	4
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	2	0.21%	1	\$6,969	\$6,969	\$0	\$15,500	1
BAKERIES AND BAKERY GOODS	1	0.21%	1	\$10,000	\$10,000	\$0	\$10,000	1
LADDERS, HOISTS, AND SCAFFOLDS	1	0.21%	1	\$16,250	\$16,250	\$0	\$25,000	19
HARDWARE, HOME IMPROVEMENT STORES	5	0.21%	1	\$8,181	\$8,181	\$0	\$0	1
PAPER PRODUCTS	3	0.21%	1	\$446	\$446	\$0	\$5,000	10
DRUG AND PHARMACEUTICALS	3	0.21%	1	\$4,513	\$4,513	\$0	\$25,000	4
ENGINE-TURBINE-BEARING MFG	1	0.21%	1	\$400,000	\$400,000	\$196,466	\$0	26
RECREATIONAL VEHICLE MFG	3	0.21%	1	\$275,000	\$275,000	\$99,396	\$480,000	15
COSMETICS	4	0.21%	1	\$500	\$500	\$0	\$250	1
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	3	0.21%	1	\$15,000	\$15,000	\$0	\$6,500	6
SWIMMING POOLS/SAUNAS	1	0.21%	1	\$3,500	\$3,500	\$0	\$500	34
STORES AND DISTR - NO FOOD OR DRINK	6	0.21%	1	\$3,394	\$3,394	\$0	\$3,500	1
SAND OR GRAVEL DIGGING, QUARRIES	1	0.21%	1	\$29,411	\$29,411	\$0	\$98	6

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2011**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
PRINTING/PUBLISHERS	1	0.21%	1	\$3,788	\$3,788	\$0	\$3,768	3
JANITORIAL SERVICES	2	0.21%	1	\$1,659	\$1,659	\$0	\$600	1
THEATERS	1	0.21%	1	\$75,000	\$75,000	\$29,377	\$23,265	36
BUILDINGS/PREMISES BANK OR OFFICE	1	0.21%	1	\$249	\$249	\$0	\$249	1
OIL, FUEL, GAS - CO AND DISTRIBUTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
OFFICE MACHINES, COMPUTERS - OTHER	1	0.00%	0	\$0	\$0	\$0	\$0	0
VALVES, PUMPS, COMPRESSORS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
RAILROAD/TRAIN MFG/CONSTRUCTION	3	0.00%	0	\$0	\$0	\$0	\$0	0
CONTRACTOR EQUIPMENT	2	0.00%	0	\$0	\$0	\$0	\$0	0
SHOES, BOOTS, OR SLIPPERS	3	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	2	0.00%	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	2	0.00%	0	\$0	\$0	\$0	\$0	0
ELECTRIC CABLES, CONDUIT, AND WIRING	2	0.00%	0	\$0	\$0	\$0	\$0	0
GLASS DEALERS AND GLAZIERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
WATER SOFTENING EQUIPMENT	3	0.00%	0	\$0	\$0	\$0	\$0	0
TV OR RADIO OR STEREO	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDING MATERIALS	3	0.00%	0	\$0	\$0	\$0	\$0	0
DAIRY PRODUCTS	5	0.00%	0	\$0	\$0	\$0	\$0	0
DELI, CATERERS, AND CAFETERIAS	4	0.00%	0	\$0	\$0	\$0	\$0	0
ANIMAL FEED	3	0.00%	0	\$0	\$0	\$0	\$0	0
BEVERAGE BOTTLER - NON-ALCOHOLIC	1	0.00%	0	\$0	\$0	\$0	\$0	0
TEXTILE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
LUMBER-WOOD MFG/PRUNING/TRIMMING	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	16	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOOL MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
TANK BLDG/WAREHOUSES/VACANT BLDGS	1	0.00%	0	\$0	\$0	\$0	\$0	0
STONE AND GEM CUTTING OR POLISHING	1	0.00%	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	1	0.00%	0	\$0	\$0	\$0	\$0	0
PET GROOMING/STORES/TRAINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
DISCOUNT/VARIETY STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
IRRIGATION EQUIPMENT	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINES/WELLS	2	0.00%	0	\$0	\$0	\$0	\$0	0
WELDING	2	0.00%	0	\$0	\$0	\$0	\$0	0
GAS TANKS AND FUEL CONTAINERS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEED MERCHANT	1	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
FLORISTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CAR WASHES	1	0.00%	0	\$0	\$0	\$0	\$0	0
SUGAR REFINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	1,731	100.00%	479	\$72,405	\$34,682,061	\$18,878	\$8,613	10

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2002 - 2011**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	54,345	29.99%	2,984	\$23,607	\$70,441,956	\$2,651	\$4,744	29
APPLIANCES AND ACCESSORIES	3,425	19.04%	1,894	\$2,728	\$5,166,113	\$252	\$1,868	1
MANUFACTURERS - NOC	1,775	1.67%	166	\$221,444	\$36,759,673	\$39,639	\$6,059	33
ELECTRICAL EQUIPMENT	1,528	0.55%	55	\$92,850	\$5,106,730	\$17,994	\$38,798	16
RESTAURANTS - SERVE NO ALCOHOL	1,477	2.73%	272	\$11,703	\$3,183,307	\$1,591	\$1,546	7
DRUG AND PHARMACEUTICALS	1,003	0.67%	67	\$41,286	\$2,766,177	\$9,271	\$32,193	37
CONTRACTORS - NOC	916	2.93%	292	\$19,890	\$5,807,854	\$5,632	\$3,469	21
CHEMICAL MFG/CHEMISTS	855	3.07%	305	\$29,472	\$8,988,858	\$3,827	\$19,554	27
RESTAURANTS - SERVE ALCOHOL	560	1.75%	174	\$5,456	\$949,351	\$996	\$1,777	7
CONCRETE AND ASPHALT CONSTRUCTION	496	0.36%	36	\$21,417	\$771,028	\$11,012	\$12,415	20
CANDY OR CONFECTIONARY PRODUCTS	443	1.74%	173	\$1,063	\$183,982	\$32	\$978	5
PLUMBING	348	2.00%	199	\$14,774	\$2,940,001	\$2,019	\$4,623	7
REFRIGERATION	338	2.73%	272	\$4,893	\$1,330,964	\$1,391	\$1,190	1
FOOD PRODUCTS - DRY	326	1.24%	123	\$4,307	\$529,728	\$660	\$3,071	7
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	307	0.21%	21	\$168,163	\$3,531,418	\$50,566	\$64,256	20
PUTTY PRODUCTS	292	2.92%	291	\$155	\$45,105	\$0	\$0	31
FOOD PRODUCTS - NOT DRY	263	0.91%	91	\$11,706	\$1,065,250	\$325	\$11,163	9
GASOLINE STATIONS	258	1.92%	191	\$2,173	\$415,061	\$579	\$2,447	4
FURNITURE/FIXTURES/UPHOLSTERY	250	1.35%	134	\$69,821	\$9,355,984	\$6,917	\$11,070	11
CARPENTRY AND FLOOR COVERINGS	196	0.84%	84	\$9,666	\$811,913	\$3,322	\$4,700	12
PLASTIC, RUBBER GOODS - MFG	189	0.53%	53	\$50,088	\$2,654,674	\$18,877	\$20,155	19
HEATING AND AIR CONDITIONING	181	0.99%	99	\$26,581	\$2,631,545	\$4,443	\$6,198	10
FROZEN FOODS	176	0.81%	81	\$2,414	\$195,551	\$510	\$2,792	5
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	169	0.82%	82	\$190,182	\$15,594,952	\$52,373	\$102,378	28
MEAT, FISH, POULTRY, AND SEAFOOD	164	0.63%	63	\$9,581	\$603,598	\$849	\$2,923	7
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	150	0.56%	56	\$78,999	\$4,423,951	\$21,522	\$49,763	14
INSULATION - OTHER THAN ASBESTOS	148	0.77%	77	\$29,407	\$2,264,369	\$4,590	\$386	21
ANIMAL FEED	146	0.73%	73	\$31,446	\$2,295,527	\$4,757	\$28,592	12
WELDING	136	0.07%	7	\$124,551	\$871,855	\$26,855	\$14,100	11
COSMETICS	119	0.70%	70	\$3,075	\$215,265	\$251	\$3,649	6
GROCERY STORES/MARKETS/COMMISSARIES	118	0.37%	37	\$9,285	\$343,547	\$783	\$5,669	6
PRODUCTS - COMPLETED OPERATIONS - NOC	115	0.33%	33	\$510,017	\$16,830,545	\$39,799	\$13,411	18
DOOR AND WINDOWS MFG	114	0.61%	61	\$43,571	\$2,657,835	\$34,254	\$12,012	25
CLUBS/CONVENTIONS	112	0.40%	40	\$32,941	\$1,317,628	\$12,000	\$5,268	13
GAS, STEAM, WATER, AND SEWER MAINS	109	0.63%	63	\$20,789	\$1,309,727	\$3,870	\$3,366	7
ROOFING	108	0.59%	59	\$81,235	\$4,792,854	\$29,186	\$41,405	20
BAKERIES AND BAKERY GOODS	103	0.18%	18	\$15,351	\$276,323	\$5,752	\$1,493	10
AUTO REPAIR SHOPS/DISMANTLING	102	0.60%	60	\$24,478	\$1,468,694	\$1,768	\$7,247	7
OIL, FUEL, GAS - CO AND DISTRIBUTORS	91	0.50%	50	\$139,558	\$6,977,898	\$77,927	\$31,106	10
FARMS/RANCHES	85	0.43%	43	\$144,957	\$6,233,160	\$44,600	\$50,018	26
ELECTRIC CABLES, CONDUIT, AND WIRING	84	0.41%	41	\$322,831	\$13,236,073	\$53,635	\$3,461	10
MINING/DREDGING/DOCK OPER/EXCAVATION	80	0.36%	36	\$34,267	\$1,233,625	\$5,057	\$2,336	7
FARM MACHINERY	77	0.38%	38	\$51,163	\$1,944,206	\$10,679	\$31,420	14
WAX/PAINT/VARNISH/PAINTING	74	0.41%	41	\$107,282	\$4,398,559	\$235,083	\$36,704	21
CONCESSIONAIRES	67	0.32%	32	\$3,163	\$101,217	\$525	\$3,295	6
GARDENING EQUIPMENT AND LANDSCAPING	63	0.35%	35	\$17,270	\$604,460	\$3,888	\$14,210	9
DELI, CATERERS, AND CAFETERIAS	55	0.16%	16	\$1,547	\$24,752	\$2,226	\$2,259	5
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	55	0.32%	32	\$123,215	\$3,942,888	\$30,558	\$41,600	23
SHOES, BOOTS, OR SLIPPERS	51	0.32%	32	\$6,923	\$221,532	\$397	\$6,008	10
BEVERAGE BOTTLER - NON-ALCOHOLIC	51	0.33%	33	\$12,296	\$405,773	\$574	\$1,470	9
TOOL MFG	50	0.20%	20	\$334,600	\$6,692,007	\$3,189	\$70,377	22
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	48	0.10%	10	\$87,955	\$879,553	\$8,334	\$14,700	11
DAIRY PRODUCTS	46	0.19%	19	\$53,474	\$1,015,998	\$4,013	\$580,605	4
STORES AND DISTR - NO FOOD OR DRINK	46	0.15%	15	\$19,991	\$299,866	\$7,469	\$19,534	18
WHEEL AND TIRE MFG	43	0.28%	28	\$109,976	\$3,079,337	\$23,655	\$9,914	20
LEAD MFG	41	0.01%	1	\$1,500,000	\$1,500,000	\$1,959,819	\$1,500,000	67
RECREATIONAL VEHICLE MFG	41	0.16%	16	\$180,125	\$2,881,996	\$24,529	\$244,313	29
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBM	39	0.15%	15	\$113,746	\$1,706,195	\$27,353	\$12,777	10
GLASS DEALERS AND GLAZIERS	39	0.21%	21	\$50,638	\$1,063,389	\$1,482	\$3,792	9
MASONRY, PLASTERING, MARBLE, OR TILE	37	0.27%	27	\$16,990	\$458,728	\$13,951	\$4,208	9
INSTRUMENT MFG/TUNING	37	0.00%	0	\$0	\$0	\$0	\$0	0
WATER SOFTENING EQUIPMENT	35	0.20%	20	\$5,807	\$116,146	\$1,202	\$2,566	3

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2002 - 2011**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
VALVES, PUMPS, COMPRESSORS MFG	34	0.14%	14	\$43,531	\$609,434	\$8,688	\$160,938	17
METAL ERECTION	34	0.11%	11	\$74,592	\$820,514	\$31,666	\$3,268	12
FURS, FABRICS AND OTHER CLOTHING	32	0.11%	11	\$58,808	\$646,889	\$40,434	\$85,745	12
BATTERIES	32	0.26%	26	\$12,674	\$329,528	\$6,375	\$2,835	11
BUILDING MATERIALS	31	0.08%	8	\$19,865	\$158,916	\$28,697	\$44,198	20
SOAP AND DETERGENTS	30	0.09%	9	\$103,240	\$929,158	\$15,975	\$35,134	11
LIGHTS, LANTERNS, AND LAMPS	29	0.16%	16	\$20,655	\$330,480	\$5,082	\$16,128	8
CUTLERY, RAZORS, AND FLATWARE	27	0.21%	21	\$8,479	\$178,064	\$565	\$5,231	10
COMMUNICATION/RECORDING SYS/INTERNET PR	25	0.09%	9	\$13,017	\$117,154	\$418	\$11,791	11
PAPER PRODUCTS	23	0.11%	11	\$13,134	\$144,477	\$7,899	\$11,418	10
BOTTLE AND JAR MFG	23	0.12%	12	\$5,878	\$70,538	\$2,211	\$8,283	7
SAND OR GRAVEL DIGGING, QUARRIES	23	0.03%	3	\$12,954	\$38,861	\$6,084	\$4,516	21
OFFICE MACHINES, COMPUTERS - OTHER	22	0.08%	8	\$508,135	\$4,065,079	\$11,134	\$490,409	26
BOATS - USE	22	0.10%	10	\$307,457	\$3,074,566	\$4,389	\$4,705	19
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	22	0.04%	4	\$2,405	\$9,620	\$0	\$4,588	3
LUMBER-WOOD MFG/PRUNING/TRIMMING	22	0.11%	11	\$11,065	\$121,711	\$80,987	\$32,647	11
WATER BOTTLING	21	0.17%	17	\$1,089	\$18,519	\$104	\$1,791	1
STONE AND GEM CUTTING OR POLISHING	20	0.14%	14	\$740	\$10,356	\$1,027	\$7,513	48
ALCOHOL, LIQUOR - MFG, DISTR, STORES	17	0.04%	4	\$3,577	\$14,309	\$210	\$2,000	4
JANITORIAL SERVICES	17	0.11%	11	\$156,931	\$1,726,237	\$8,664	\$7,709	23
CONTRACTOR EQUIPMENT	16	0.10%	10	\$126,378	\$1,263,782	\$18,550	\$26,650	21
ALARMS AND DETECTION DEVICES	16	0.06%	6	\$229,621	\$1,377,728	\$86,667	\$94,417	32
HARDWARE, HOME IMPROVEMENT STORES	16	0.02%	2	\$4,841	\$9,681	\$0	\$2,500	6
FERTILIZERS	16	0.11%	11	\$13,148	\$144,624	\$347	\$1,591	4
SIGN MFG AND INSTALLATION	16	0.07%	7	\$30,660	\$214,618	\$3,909	\$1,617	11
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	16	0.00%	0	\$0	\$0	\$0	\$0	0
BOAT OR SHIP BUILDING	15	0.10%	10	\$384,753	\$3,847,532	\$99,877	\$175,010	32
SALT, PHOSPHATES, AND LIME	14	0.06%	6	\$278	\$1,667	\$0	\$397	4
CROP SPRAYING AND PESTICIDES	14	0.10%	10	\$12,038	\$120,376	\$354	\$7,349	5
LADDERS, HOISTS, AND SCAFFOLDS	14	0.03%	3	\$15,417	\$46,250	\$17,294	\$23,333	30
TEXTILE MFG	13	0.11%	11	\$8,896	\$97,860	\$36	\$2,070	5
SWIMMING POOLS/SAUNAS	13	0.06%	6	\$194,604	\$1,167,626	\$18,118	\$175,733	36
PIPE MFG	13	0.08%	8	\$85,059	\$680,475	\$69,816	\$62,935	24
TANK BLDG/WAREHOUSES/VACANT BLDGS	12	0.06%	6	\$56,037	\$336,219	\$17,773	\$22,500	21
PIPELINES/WELLS	11	0.03%	3	\$854	\$2,561	\$0	\$746	0
CARPET AND FURNITURE CLEANING	10	0.04%	4	\$1,058	\$4,231	\$0	\$1,075	1
WATER AND FIRE PROOFING	10	0.05%	5	\$223,822	\$1,119,111	\$11,387	\$13,116	52
BABY FOOD	10	0.01%	1	\$13,048	\$13,048	\$0	\$1,325	1
TOYS/GAMES	10	0.05%	5	\$13,604	\$68,021	\$9,019	\$15,080	15
BARBER SUPPLIES AND HAIR PIECES	10	0.05%	5	\$2,267	\$11,333	\$1,995	\$2,963	10
IRRIGATION EQUIPMENT	10	0.04%	4	\$7,556	\$30,223	\$10,033	\$6,913	9
BUILDINGS/PREMISES BANK OR OFFICE	10	0.02%	2	\$1,432	\$2,863	\$372	\$375	2
SEPTIC TANKS	9	0.05%	5	\$6,119	\$30,595	\$1,070	\$10,920	9
INK AND DYES	9	0.06%	6	\$128,318	\$769,907	\$38,529	\$151,925	20
RAILROAD/TRAIN MFG/CONSTRUCTION	8	0.01%	1	\$490,000	\$490,000	\$22,668	\$250,000	66
TOBACCO PRODUCTS	8	0.00%	0	\$0	\$0	\$0	\$0	0
ADHESIVE AND ABRASIVE GOODS	8	0.04%	4	\$296,300	\$1,185,200	\$120,187	\$11,375	14
OPTICAL AND HEARING GOODS	8	0.05%	5	\$71,458	\$357,288	\$7,418	\$82,601	41
WIRE GOODS/METAL GOODS	7	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	7	0.05%	5	\$1,087	\$5,435	\$0	\$2,422	3
PRINTING/PUBLISHERS	7	0.04%	4	\$4,397	\$17,589	\$0	\$3,773	2
CAR WASHES	7	0.03%	3	\$1,291	\$3,874	\$0	\$267	2
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	6	0.00%	0	\$0	\$0	\$0	\$0	0
FENCES	6	0.05%	5	\$57,598	\$287,991	\$17,460	\$1,180	17
ICE DEALERS AND DISTRIBUTORS	6	0.04%	4	\$1,638	\$6,550	\$0	\$4,275	3
ENGINE-TURBINE-BEARING MFG	6	0.05%	5	\$83,991	\$419,955	\$39,345	\$2,965	7
VENDING MACHINES MFG	6	0.02%	2	\$5,659	\$11,318	\$1,140	\$1,750	6
JEWELRY AND WATCHES	6	0.02%	2	\$488	\$976	\$34	\$2,125	14
LABORATORIES	6	0.02%	2	\$198	\$395	\$18	\$750	5
PET GROOMING/STORES/TRAINING	6	0.01%	1	\$1,810	\$1,810	\$0	\$500	5
RENTAL STORES	6	0.01%	1	\$1,584	\$1,584	\$0	\$2,000	2
TV OR RADIO OR STEREO	5	0.03%	3	\$696	\$2,088	\$0	\$867	3

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2002 - 2011**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
PARKING-PUBLIC/PRIVATE MFG	5	0.04%	4	\$3,063	\$12,250	\$3,260	\$4,800	46
DISCOUNT/VARIETY STORES	5	0.01%	1	\$189	\$189	\$0	\$1	1
PIPELINE CONSTRUCTION (OIL)	5	0.02%	2	\$108,025	\$216,049	\$21,594	\$108,300	14
EXHIBITIONS/MUSEUMS	4	0.00%	0	\$0	\$0	\$0	\$0	0
BLOOD BANKS	4	0.02%	2	\$1,250	\$2,500	\$16,065	\$0	106
NET, ROPE, AND FIBER MFG	4	0.02%	2	\$2,393	\$4,785	\$0	\$2,087	7
FUMIGATING	4	0.04%	4	\$22,094	\$88,376	\$8,293	\$25,332	28
BRUSH OR BROOM MFG	4	0.04%	4	\$82,011	\$328,045	\$6,331	\$175,751	11
COTTON GOODS MFG/WOOL PULLING-COMBING	3	0.02%	2	\$25,105	\$50,210	\$24,524	\$65,275	2
ELEVATOR, ESCALATOR, MOVING SIDEWALK	3	0.02%	2	\$17,500	\$35,000	\$38,194	\$39,250	52
WALL AND CEILING INSTALLATION	3	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	3	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	3	0.02%	2	\$2,575,000	\$5,150,000	\$651,766	\$250,000	61
BOXES AND COMPOSITION GOODS	3	0.01%	1	\$10,000	\$10,000	\$11,344	\$10,000	31
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	3	0.01%	1	\$171,544	\$171,544	\$0	\$175,000	6
METAL EXTRACTION AND PROCESSING	3	0.02%	2	\$351,250	\$702,500	\$43,935	\$43,750	26
AEROSOL CONTAINERS	3	0.02%	2	\$63,250	\$126,500	\$67,314	\$2,500	70
BOLTS, NUTS, NAILS, TACKS, SCREWS	3	0.01%	1	\$600,000	\$600,000	\$121,905	\$500,000	34
AGENCIES/AGENTS	3	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
MOBILE HOME/TRAILER MFG	3	0.01%	1	\$1,204	\$1,204	\$0	\$0	6
MATCH AND CHARCOAL MFG	3	0.01%	1	#####	\$125,000,000	\$719,030	\$0	95
FORESTRY/LAKES/FISHING/GUIDES	3	0.02%	2	\$19,000	\$38,000	\$11,748	\$7,250	35
WEIGHERS, SAMPLERS OR INSPECTORS	3	0.00%	0	\$0	\$0	\$0	\$0	0
CLEANING-WINDOW/CHIMNEY	3	0.01%	1	\$90,000	\$90,000	\$2,954	\$20,000	14
ANIMAL BOARDING/VETERINARIANS/STOCKYARD	2	0.01%	1	\$400	\$400	\$0	\$500	5
AMUSEMENT DEVICES	2	0.02%	2	\$35,396	\$70,792	\$4,361	\$39,250	8
DRILLING/SHAFT SINKING	2	0.00%	0	\$0	\$0	\$0	\$0	0
CANS, DRUMS, AND METAL CONTAINERS	2	0.01%	1	\$1,677	\$1,677	\$0	\$500	2
MUSICAL INSTRUMENT MFG/STORES	2	0.02%	2	\$5,562	\$11,124	\$0	\$6,062	4
FREIGHT FORWARDERS/TRUCKERS	2	0.02%	2	\$14,327	\$28,654	\$163	\$37,828	2
HOBBY, WALLPAPERS, ART STORES	2	0.01%	1	\$70	\$70	\$0	\$1,325	6
GAS TANKS AND FUEL CONTAINERS MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
THEATERS	2	0.01%	1	\$75,000	\$75,000	\$29,377	\$23,265	36
HEALTH CARE FACILITIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
FIREARMS, AMMUNITION - MFG AND REPAIR	1	0.01%	1	\$25,000	\$25,000	\$6,344	\$2,500	30
HAZARDOUS MATERIAL CONTRACTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
BOAT STORAGE OR MARINAS	1	0.01%	1	\$200,000	\$200,000	\$0	\$1,000	87
SHIP REPAIR OR MAINTENANCE	1	0.00%	0	\$0	\$0	\$0	\$0	0
COLLECTIBLES	1	0.01%	1	\$1,500	\$1,500	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.01%	1	\$717	\$717	\$230	\$900	1
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.01%	1	\$40,000	\$40,000	\$31,002	\$24,999	36
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.01%	1	\$10,000	\$10,000	\$8,687	\$10	17
JUNK AND SCRAP DEALERS	1	0.01%	1	\$4,021	\$4,021	\$0	\$2,500	19
GOLFMOBILES	1	0.01%	1	\$20,000	\$20,000	\$22,356	\$5,000	22
COFFINS, CASKETS, AND MAUSELEUMS	1	0.01%	1	\$35,352	\$35,352	\$60,227	\$700	53
TENTS AND CANOPIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MOBILE HOME PARKS OR COURTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CLOCK MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	1	0.01%	1	\$4,327	\$4,327	\$0	\$4,000	2
PACKAGING/PACKING/MAIL ORDER	1	0.01%	1	\$1,250	\$1,250	\$0	\$125	6
SEED MERCHANT	1	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO RENTAL OR LEASING	1	0.01%	1	\$1,581	\$1,581	\$0	\$5,000	3
FLORISTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
GOLF COURSES/DRIVING RANGES	1	0.01%	1	\$2,500	\$2,500	\$3,187	\$19,380	40
RECYCLING CENTERS/SALVAGE	1	0.00%	0	\$0	\$0	\$0	\$0	0
SUGAR REFINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
DIVING - MARINE	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	74,254	100.00%	9,950	\$44,286	\$440,644,162	\$7,113	\$10,499	16

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2011 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2011

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	72.65%	348	\$12,083	\$4,204,943	\$2,690	\$3,737	5
JUDGMENT FOR DEFENDANT	0.42%	2	\$55,000	\$110,000	\$1,020	\$85,511	4
JUDGMENT FOR PLAINTIFF	0.84%	4	\$5,000,500	\$20,002,000	\$718,599	\$425	48
ALL OTHER INCLUDING DISMISSALS	26.10%	125	\$82,921	\$10,365,118	\$41,837	\$21,220	20
TOTAL	100.00%	479	\$72,405	\$34,682,061	\$18,878	\$8,613	10

PRODUCT LIABILITY TEN YEAR SUMMARY OF CLAIM DISPOSITION FOR YEARS 2002 - 2011

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	51.63%	5,137	\$15,643	\$80,358,446	\$1,817	\$6,176	5
DIRECTED VERDICT FOR PLAINTIFF	0.00%	19	\$5,338	\$101,423	\$5,295	\$2,207	8
DIRECTED VERDICT FOR DEFENDANT	0.03%	3	\$490,000	\$1,470,000	\$191,260	\$215,489	34
JUDGEMENT FOR DEFENDANT	0.02%	2	\$55,000	\$110,000	\$1,020	\$85,511	4
JUDGEMENT FOR PLAINTIFF	0.15%	15	\$1,416,800	\$21,252,006	\$242,498	\$10,065	37
JUDGMENT FOR PLAINTIFF AFTER APPEAL	0.02%	2	\$335,000	\$670,000	\$1,713,350	\$375,000	63
ARBITRATION	0.21%	21	\$68,570	\$1,439,962	\$33,085	\$23,873	21
ALL OTHER INCLUDING DISMISSALS	47.75%	4,751	\$70,562	\$335,242,325	\$11,156	\$14,833	29
TOTAL	100.00%	9,950	\$44,286	\$440,644,162	\$7,113	\$10,499	16

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2011

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	65.97%	316	\$4,300	\$1,358,782	\$105	\$2,416	1
7-12	10.02%	48	\$27,837	\$1,336,172	\$9,634	\$16,954	9
13-18	7.72%	37	\$32,907	\$1,217,570	\$11,702	\$18,075	15
19-24	4.59%	22	\$37,123	\$816,701	\$10,231	\$35,134	22
25-30	3.34%	16	\$54,642	\$874,269	\$25,146	\$6,045	28
31-36	2.92%	14	\$26,064	\$364,889	\$23,551	\$9,819	34
37-42	1.67%	8	\$416,661	\$3,333,285	\$150,718	\$83,526	40
43-48	0.84%	4	\$385,396	\$1,541,583	\$220,610	\$8,000	47
49-54	0.42%	2	\$199,500	\$399,000	\$459,793	\$68,300	54
55-60	0.42%	2	\$39,000	\$78,000	\$15,378	\$700	57
61-66	0.42%	2	\$69,500	\$139,000	\$219,175	\$13,500	63
67-72	0.42%	2	\$110,000	\$220,000	\$40,663	\$3,100	70
73-78	0.42%	2	\$1,405	\$2,810	\$563	\$509	77
79-84	0.00%	0	\$0	\$0	\$0	\$0	0
85-90	0.42%	2	\$10,000,000	\$20,000,000	\$1,434,488	\$0	90
91-96	0.00%	0	\$0	\$0	\$0	\$0	0
97-102	0.00%	0	\$0	\$0	\$0	\$0	0
103-108	0.00%	0	\$0	\$0	\$0	\$0	0
Greater than 108	0.42%	2	\$1,500,000	\$3,000,000	\$364,117	\$4	215
TOTAL	100.00%	479	\$72,405	\$34,682,061	\$18,878	\$8,613	10

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLOSE TIME REPORTING

FOR YEARS 2002 - 2011

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	45.71%	4,548	\$6,082	\$27,659,084	\$230	\$3,601	1
7-12	9.62%	957	\$27,751	\$26,557,957	\$2,370	\$10,688	10
13-18	9.59%	954	\$38,256	\$36,495,804	\$14,294	\$18,429	15
19-24	10.29%	1,024	\$31,021	\$31,765,796	\$4,048	\$20,225	21
25-30	9.82%	977	\$23,271	\$22,735,628	\$7,971	\$9,883	27
31-36	6.12%	609	\$51,213	\$31,188,785	\$7,709	\$8,955	33
37-42	2.08%	207	\$115,876	\$23,986,329	\$23,576	\$47,268	39
43-48	1.26%	125	\$117,027	\$14,628,413	\$38,142	\$29,941	45
49-54	0.97%	97	\$38,443	\$3,729,013	\$28,691	\$16,390	51
55-60	0.54%	54	\$94,541	\$5,105,215	\$65,689	\$20,461	57
61-66	0.47%	47	\$117,639	\$5,529,045	\$36,607	\$22,403	64
67-72	0.57%	57	\$176,368	\$10,052,951	\$69,792	\$45,470	69
73-78	0.33%	33	\$93,013	\$3,069,425	\$40,225	\$4,283	76
79-84	0.36%	36	\$28,920	\$1,041,127	\$12,935	\$6,104	82
85-90	0.32%	32	\$681,823	\$21,818,333	\$98,878	\$27,250	87
91-96	0.28%	28	\$4,543,770	\$127,225,563	\$48,341	\$18,285	93
97-102	0.16%	16	\$156,852	\$2,509,627	\$39,061	\$12,207	99
103-108	0.16%	16	\$317,078	\$5,073,254	\$85,404	\$31,916	106
Greater than 108	1.34%	133	\$304,307	\$40,472,813	\$54,253	\$16,064	150
TOTAL	100.00%	9,950	\$44,286	\$440,644,162	\$7,113	\$10,499	16

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 19 Supplement)

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2010 and 2011.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 2011.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2011 Written Premium	2010 - 2011 % of Change in Premium	2010 Written Premium	2009 - 2010 % of Change in Premium	2009 Written Premium	2008 - 2009 % of Change in Premium
ACE AMERICAN INSURANCE COMPANY	\$454,149	0.01%	\$454,096	-43.32%	\$801,105	272.52%
ACUITY A MUTUAL INSURANCE COMPANY	\$217,954	34.70%	\$161,808	-21.16%	\$205,238	-6.06%
ADDISON INSURANCE COMPANY	\$684,045	36.67%	\$500,513	-16.72%	\$601,010	-11.70%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$368,027	81.91%	\$202,313	78.43%	\$113,384	-50.79%
ALLSTATE INSURANCE COMPANY	\$1,516	-31.65%	\$2,218	-49.80%	\$4,418	-41.34%
AMCO INSURANCE COMPANY	\$374,871	64.62%	\$227,720	61.65%	\$140,871	-15.99%
AMERICAN CASUALTY COMPANY OF READING PENNS	\$17,871	18.26%	\$15,111	-15.81%	\$17,948	75.24%
AMERICAN ECONOMY INSURANCE COMPANY	\$3,206	13.93%	\$2,814	-28.49%	\$3,935	-64.55%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$25,318	11.65%	\$22,676	-30.21%	\$32,494	-5.38%
AMERICAN FIRE & CASUALTY COMPANY	\$3,690	-76.70%	\$15,836	-56.48%	\$36,388	14.51%
AMERICAN GUARANTEE & LIABILITY INSURANCE COM	\$1,564,730	5.48%	\$1,483,417	-23.50%	\$1,939,141	-8.76%
AMERICAN HARDWARE MUTUAL INSURANCE COMPAI	-\$786	-138.25%	\$2,055	-54.58%	\$4,524	-0.22%
AMERICAN INSURANCE COMPANY THE	\$96,747	7.85%	\$89,705	-34.79%	\$137,567	-31.09%
AMERICAN STATES INSURANCE COMPANY	\$12,941	-6.44%	\$13,832	-29.99%	\$19,758	-17.97%
AMERISURE INSURANCE COMPANY	\$125,063	69.10%	\$73,958	-34.65%	\$113,180	-42.20%
AMERISURE MUTUAL INSURANCE COMPANY	\$4,623	-88.25%	\$39,330	10.30%	\$35,657	-59.62%
ARCH INSURANCE COMPANY	\$239,022	92.42%	\$124,216	-65.13%	\$356,215	9.31%
AXA INSURANCE COMPANY	\$0	-100.00%	\$21,009	21.87%	\$17,239	-48.80%
BITUMINOUS CASUALTY CORPORATION	\$2,614	180.47%	\$932	-81.28%	\$4,978	-69.01%
CAPITOL INDEMNITY CORPORATION	\$6,620	-58.15%	\$15,818	-11.42%	\$17,857	-5.55%
CHARTER OAK FIRE INSURANCE CO THE	\$229,627	49.23%	\$153,877	-61.24%	\$396,953	170.65%
CINCINNATI INSURANCE COMPANY THE	\$1,261,679	-0.45%	\$1,267,338	-4.12%	\$1,321,739	-2.46%
CITIZENS INSURANCE COMPANY OF AMERICA	\$293	42.93%	\$205	-1.91%	\$209	46.15%
COLUMBIA MUTUAL INSURANCE COMPANY	\$191,008	-10.19%	\$212,681	18.73%	\$179,133	13.59%
COMMERCE AND INDUSTRY INSURANCE CO	\$31	-97.38%	\$1,181	-36.98%	\$1,874	-69.02%
CONTINENTAL INSURANCE COMPANY THE	\$16,150	-30.98%	\$23,398	-31.87%	\$34,343	95.22%
CONTINENTAL WESTERN INSURANCE COMPANY	\$7,637	2.70%	\$7,436	-43.89%	\$13,253	-20.95%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$0	-100.00%	\$19,861	-60.57%	\$50,370	453.88%
COUNTRY MUTUAL INSURANCE COMPANY	\$5,455	73.34%	\$3,147	5837.74%	\$53	-89.38%
DEPOSITORS INSURANCE COMPANY	\$164,486	87.57%	\$87,694	8.75%	\$80,637	-10.39%
DIAMOND STATE INSURANCE COMPANY	\$788	3.96%	\$758	48.34%	\$511	-73.18%
ELECTRIC INSURANCE COMPANY	\$1,070,204	8.36%	\$987,635	-22.53%	\$1,274,852	96.21%
EMCASCO INSURANCE COMPANY	\$152,218	-8.95%	\$167,176	2.97%	\$162,351	56.62%
EMPLOYERS FIRE INSURANCE COMPANY	\$9,251	-59.87%	\$23,054	-57.63%	\$54,405	203.06%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$125,509	-4.13%	\$130,909	-10.30%	\$145,943	-57.09%
EVEREST NATIONAL INSURANCE COMPANY	-\$70,022	-153.47%	\$130,944	-47.61%	\$249,936	40.01%
FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	\$3	-99.90%	\$3,119	-51.17%	\$6,388	-56.19%
FARMERS INSURANCE EXCHANGE	\$1,840	17.80%	\$1,562	-49.61%	\$3,100	1.74%
FARMLAND MUTUAL INSURANCE COMPANY	\$96,676	-44.81%	\$175,170	317.77%	\$41,930	-40.90%
FEDERAL INSURANCE COMPANY	\$1,461,246	-27.13%	\$2,005,196	46.54%	\$1,368,335	4.12%
FEDERATED MUTUAL INSURANCE COMPANY	\$477,558	-5.62%	\$505,978	-21.33%	\$643,152	-25.98%
FEDERATED SERVICE INSURANCE COMPANY	\$360,903	39.08%	\$259,495	2.78%	\$252,464	-8.72%
FIREMANS FUND INSURANCE COMPANY	\$55,777	-14.04%	\$64,889	117.70%	\$29,807	-62.34%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	\$9,159	-5.74%	\$9,717	-31.71%	\$14,228	9.10%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$29,234	-33.26%	\$43,804	-18.71%	\$53,889	-25.83%
GENERAL INSURANCE COMPANY OF AMERICA	\$472	-78.24%	\$2,169	-27.31%	\$2,984	-67.53%
GRANITE STATE INSURANCE COMPANY	\$124,583	126.90%	\$54,906	-45.11%	\$100,023	-5.28%
GREAT AMERICAN INSURANCE COMPANY OF NEW YC	\$246	0.00%	\$246	-3.15%	\$254	0.00%
GREAT NORTHERN INSURANCE COMPANY	\$350,929	41.15%	\$248,616	13.93%	\$218,209	387.42%
GREENWICH INSURANCE COMPANY	\$34,270	6.59%	\$32,151	532.77%	\$5,081	-92.98%
GRINNELL MUTUAL REINSURANCE COMPANY	\$571,213	6.86%	\$534,544	-6.08%	\$569,167	-19.47%
HANOVER INSURANCE COMPANY THE	\$10,050	9120.18%	\$109	-91.83%	\$1,334	-38.41%
HARTFORD CASUALTY INSURANCE CO	\$42,116	-59.49%	\$103,974	-1.77%	\$105,843	3.01%
HARTFORD FIRE INSURANCE COMPANY	\$1,244,070	121.05%	\$562,798	262.56%	\$155,229	-84.56%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$21,028	418.57%	\$4,055	-77.86%	\$18,315	18.05%
HAWKEYE SECURITY INSURANCE COMPANY	\$2,296	13.33%	\$2,026	-29.11%	\$2,858	-54.76%
ILLINOIS NATIONAL INSURANCE COMPANY	\$10,226	-81.31%	\$54,722	10033.70%	\$540	-64.98%
INDEMNITY INSURANCE COMPANY OF NORTH AMERIC	\$1,543	-21.64%	\$1,969	6.84%	\$1,843	88.06%
INDIANA LUMBERMENS MUTUAL INSURANCE COMPAI	\$112,373	-3.98%	\$117,029	-25.34%	\$156,743	-14.89%
LIBERTY INSURANCE CORPORATION	\$32,732	-3.16%	\$33,801	-7.59%	\$36,578	-71.76%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,304,893	-20.89%	\$1,649,448	16.30%	\$1,418,292	-16.60%
LIBERTY MUTUAL INSURANCE COMPANY	\$585,890	-33.66%	\$883,129	202.07%	\$292,357	-64.16%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2011 Written Premium	2010 - 2011 % of Change in Premium	2010 Written Premium	2009 - 2010 % of Change in Premium	2009 Written Premium	2008 - 2009 % of Change in Premium
LITITZ MUTUAL INSURANCE COMPANY	\$5,193	42.94%	\$3,633	114.21%	\$1,696	0.65%
LM INSURANCE CORPORATION	\$126,672	9.00%	\$116,210	-29.61%	\$165,088	-30.99%
MARKEL AMERICAN INSURANCE COMPANY	\$1,161	9.12%	\$1,064	-16.35%	\$1,272	-93.98%
MASSACHUSETTS BAY INSURANCE COMPANY	\$21,405	475.71%	\$3,718	16.37%	\$3,195	-64.57%
MEDMARC CASUALTY INSURANCE COMPANY	\$454,355	0.24%	\$453,256	-9.02%	\$498,210	56.71%
MID-CONTINENT CASUALTY COMPANY	\$151,065	7.11%	\$141,038	-53.83%	\$305,450	-15.61%
NATIONAL AMERICAN INSURANCE COMPANY	\$2,536	-6.90%	\$2,724	-69.10%	\$8,815	-59.53%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$147,523	1128.54%	\$12,008	-87.64%	\$97,162	-58.33%
NATIONAL INDEMNITY COMPANY	\$10,781	-37.69%	\$17,302	40.91%	\$12,279	-35.09%
NATIONAL SURETY CORPORATION	\$315,278	99.39%	\$158,121	11.24%	\$142,147	-40.45%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$621,962	26.83%	\$490,388	-20.85%	\$619,563	60.11%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$105,680	-10.20%	\$117,679	-8.84%	\$129,091	-14.58%
NETHERLANDS INSURANCE COMPANY THE	\$24,716	156.23%	\$9,646	-37.81%	\$15,510	8.72%
NEW HAMPSHIRE INSURANCE COMPANY	\$20,465	-40.42%	\$34,346	-19.29%	\$42,554	72.89%
NORTH RIVER INSURANCE COMPANY THE	\$41,473	43.93%	\$28,815	33.61%	\$21,567	-68.04%
NORTHLAND INSURANCE COMPANY	\$7,677	61.76%	\$4,746	-46.02%	\$8,792	-32.98%
OAK RIVER INSURANCE COMPANY	\$136,404	5.02%	\$129,887	-19.03%	\$160,421	-8.81%
OHIO CASUALTY INSURANCE COMPANY	\$26,157	-44.62%	\$47,231	-42.08%	\$81,544	-3.70%
OLD REPUBLIC INSURANCE COMPANY	\$323,402	1.73%	\$317,905	-29.38%	\$450,185	-36.76%
ONEBEACON AMERICA INSURANCE COMPANY	\$19,071	-38.39%	\$30,952	12.93%	\$27,409	-43.80%
PACIFIC INDEMNITY COMPANY	\$30,671	6.77%	\$28,727	1.08%	\$28,421	-66.39%
PEERLESS INDEMNITY INSURANCE COMPANY	\$1,173	-39.35%	\$1,934	108.41%	\$928	158.50%
PEERLESS INSURANCE COMPANY	\$47,033	168.42%	\$17,522	-25.04%	\$23,376	-17.19%
PENN MILLERS INSURANCE COMPANY	\$556,943	62.45%	\$342,830	31.28%	\$261,139	133.64%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO	\$129,901	-67.29%	\$397,134	166.60%	\$148,963	-66.47%
PHOENIX INSURANCE COMPANY THE	\$123,728	-15.75%	\$146,850	-26.50%	\$199,799	462.05%
REGENT INSURANCE COMPANY	\$1,769	-69.57%	\$5,813	-11.64%	\$6,579	28.77%
RIVERPORT INSURANCE COMPANY	\$179	-45.76%	\$330	-48.36%	\$639	25.05%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$1,131	-1.74%	\$1,151	-17.31%	\$1,392	36.47%
SECURA INSURANCE A MUTUAL COMPANY	\$567,107	3.59%	\$547,433	-10.32%	\$610,449	-26.03%
SECURITY NATIONAL INSURANCE COMPANY	\$20,607	13.39%	\$18,173	-37.67%	\$29,157	55.78%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$217,613	-1.12%	\$220,089	-21.62%	\$280,787	1.01%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$99,366	50.87%	\$65,861	15.21%	\$57,165	-11.63%
SENTRY INSURANCE A MUTUAL COMPANY	\$326,842	29.03%	\$253,306	0.37%	\$252,361	-10.11%
SENTRY SELECT INSURANCE COMPANY	\$144,544	-5.96%	\$153,704	-12.10%	\$174,854	-28.85%
SHELTER MUTUAL INSURANCE COMPANY	\$39,646	32.98%	\$29,813	12.24%	\$26,561	736.30%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$67,957	-6.46%	\$72,649	380.64%	\$15,115	5.50%
SOUTHERN INSURANCE COMPANY	\$296	48.74%	\$199	-11.16%	\$224	14.87%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$33,845	-24.34%	\$44,735	-83.14%	\$265,360	-13.90%
ST PAUL MERCURY INSURANCE COMPANY	\$1,543	-8.21%	\$1,681	-93.72%	\$26,784	7.69%
STAR INSURANCE COMPANY	\$121,971	-7.84%	\$132,349	61.51%	\$81,945	71.97%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	\$262,120	-19.19%	\$324,354	-17.60%	\$393,650	-15.66%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$10,958	-37.86%	\$17,634	-43.41%	\$31,161	-21.34%
THE INSURANCE COMPANY	\$213	-95.79%	\$5,058	-55.44%	\$11,350	-9.74%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$32,523	-30.98%	\$47,121	-52.63%	\$99,464	-14.17%
TRANSPORTATION INSURANCE COMPANY	\$36,268	3.27%	\$35,120	-43.04%	\$61,656	-55.48%
TRAVELERS INDEMNITY COMPANY	\$257,215	-17.69%	\$312,513	-47.06%	\$590,315	105.78%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$12,032	-74.54%	\$47,262	141.32%	\$19,585	145.12%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$241,006	1246.63%	\$17,897	160.02%	\$6,883	-84.78%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$926,773	-5.85%	\$984,340	10.76%	\$888,735	13.57%
TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS	\$67	-95.48%	\$1,481	-48.31%	\$2,865	26.43%
TRUCK INSURANCE EXCHANGE	\$3,452	5.60%	\$3,269	43.82%	\$2,273	-11.83%
TWIN CITY FIRE INSURANCE COMPANY	\$659,523	-16.42%	\$789,093	48.54%	\$531,240	-38.44%
UNITED FIRE AND CASUALTY COMPANY	\$1,997,332	1.82%	\$1,961,702	-7.27%	\$2,115,446	-14.47%
UNITED STATES FIRE INSURANCE COMPANY	\$20,016	4.33%	\$19,186	91.57%	\$10,015	-33.03%
UNIVERSAL UNDERWRITERS INS CO	\$42,941	-49.65%	\$85,278	-84.69%	\$556,837	-33.91%
VALLEY FORGE INSURANCE COMPANY	\$87,569	14.14%	\$76,719	-51.80%	\$159,176	4211.38%
VIGILANT INSURANCE COMPANY	\$3,171	12.97%	\$2,807	-46.95%	\$5,291	-27.74%
WAUSAU BUSINESS INSURANCE COMPANY	\$95,673	-3.65%	\$99,295	-10.83%	\$111,351	-43.33%
WAUSAU UNDERWRITERS INSURANCE COMPANY	\$37,616	-61.19%	\$96,923	-15.96%	\$115,326	-33.33%
WESCO INSURANCE COMPANY	\$32,603	-9.12%	\$35,874	51.95%	\$23,609	-51.13%
WEST AMERICAN INSURANCE COMPANY	\$10,155	57.37%	\$6,453	-59.60%	\$15,973	-34.52%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2011 Written Premium	2010 - 2011 % of Change in Premium	2010 Written Premium	2009 - 2010 % of Change in Premium	2009 Written Premium	2008 - 2009 % of Change in Premium
WESTCHESTER FIRE INSURANCE COMPANY	\$0	-100.00%	\$8,647	517.64%	\$1,400	192.89%
WESTFIELD INSURANCE COMPANY	\$191	-88.40%	\$1,647	707.35%	\$204	-86.24%
WESTPORT INSURANCE CORPORATION	\$0	-100.00%	\$888	-95.33%	\$18,997	22.13%
XL INSURANCE AMERICA INC	\$76,383	135.43%	\$32,444	-22.50%	\$41,865	-39.60%
ZURICH AMERICAN INSURANCE COMPANY	\$303,142	117.14%	\$139,609	-84.55%	\$903,476	157.58%
TOTAL	\$27,566,570	10.52%	\$24,941,616	-7.91%	\$27,083,268	-5.75%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2011**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	\$1,997,332	7.06%	\$1,919,790	\$700,867	\$1,668,133	86.89%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	\$1,564,730	5.61%	\$1,524,360	\$0	-\$232,908	-15.28%
FEDERAL INSURANCE COMPANY	\$1,461,246	6.96%	\$1,893,543	\$275,266	\$1,042,454	55.05%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,304,893	3.86%	\$1,050,775	\$412,617	-\$212,165	-20.19%
CINCINNATI INSURANCE COMPANY THE	\$1,261,679	4.92%	\$1,337,578	\$125,464	\$2,845,543	212.74%
HARTFORD FIRE INSURANCE COMPANY	\$1,244,070	3.66%	\$993,872	\$775,651	\$909,061	91.47%
ELECTRIC INSURANCE COMPANY	\$1,070,204	3.94%	\$1,070,204	\$549,742	\$615,592	57.52%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$926,773	3.62%	\$984,181	\$63,427	\$389,517	39.58%
ADDISON INSURANCE COMPANY	\$684,045	2.39%	\$649,568	\$227,636	\$488,643	75.23%
TWIN CITY FIRE INSURANCE COMPANY	\$659,523	2.63%	\$713,834	\$15,000	\$51,590	7.23%
GENERALI U S BRANCH	\$643,536	1.77%	\$481,773	\$0	\$0	0.00%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$621,962	1.91%	\$519,019	\$90,392	\$302,416	58.27%
LIBERTY MUTUAL INSURANCE COMPANY	\$585,890	2.53%	\$687,864	-\$158,601	-\$136,579	-19.86%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG P	\$577,792	2.11%	\$572,622	\$96,003	\$550,728	96.18%
GRINNELL MUTUAL REINSURANCE COMPANY	\$571,213	2.09%	\$569,386	\$101,110	-\$70,593	-12.40%
SECURA INSURANCE A MUTUAL COMPANY	\$567,107	2.17%	\$589,275	\$78,953	\$813,531	138.06%
PENN MILLERS INSURANCE COMPANY	\$556,943	1.79%	\$486,257	\$79,000	\$79,000	16.25%
FEDERATED MUTUAL INSURANCE COMPANY	\$477,558	1.97%	\$536,170	-\$2,727	-\$2,021	-0.38%
MEDMARC CASUALTY INSURANCE COMPANY	\$454,355	1.69%	\$459,668	\$153,500	\$164,384	35.76%
ACE AMERICAN INSURANCE COMPANY	\$454,149	1.93%	\$525,716	\$0	-\$209,654	-39.88%
CATLIN INSURANCE COMPANY INC	\$415,744	1.20%	\$326,898	\$0	\$57,180	17.49%
AMCO INSURANCE COMPANY	\$374,871	1.23%	\$333,992	\$21,000	\$40,731	12.20%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$368,027	0.83%	\$224,917	\$0	\$162,446	72.22%
FEDERATED SERVICE INSURANCE COMPANY	\$360,903	1.29%	\$351,948	\$9,125	\$26,349	7.49%
GREAT NORTHERN INSURANCE COMPANY	\$350,929	1.39%	\$379,265	\$6,702	\$153,865	40.57%
SENTRY INSURANCE A MUTUAL COMPANY	\$326,842	1.14%	\$309,898	\$16,000	\$219,346	70.78%
OLD REPUBLIC INSURANCE COMPANY	\$323,402	1.17%	\$318,132	\$2,600	-\$222,363	-69.90%
NATIONAL SURETY CORPORATION	\$315,278	0.90%	\$245,068	\$0	\$1,242,303	506.92%
ZURICH AMERICAN INSURANCE COMPANY	\$303,142	1.37%	\$373,722	\$796,369	\$26,755,486	7159.19%
WEST BEND MUTUAL INSURANCE COMPANY	\$293,388	1.00%	\$271,296	\$0	\$27,197	10.02%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	\$262,120	1.08%	\$292,805	\$254,272	\$147,100	50.24%
BENCHMARK INSURANCE COMPANY	\$259,075	0.99%	\$268,224	\$0	\$33,089	12.34%
TRAVELERS INDEMNITY COMPANY	\$257,215	1.15%	\$313,011	\$59,028	\$1,414,860	452.02%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$241,006	0.32%	\$87,190	\$0	-\$78,916	-90.51%
ARCH INSURANCE COMPANY	\$239,022	0.88%	\$239,797	\$0	\$108,210	45.13%
CHARTER OAK FIRE INSURANCE CO THE	\$229,627	0.80%	\$217,461	\$69,381	\$300,979	138.41%
ACUITY A MUTUAL INSURANCE COMPANY	\$217,954	0.80%	\$217,072	\$40,643	-\$92,135	-42.44%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$217,613	0.78%	\$213,035	\$100,814	\$282,094	132.42%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$198,770	0.62%	\$168,711	\$4,504	\$168,995	100.17%
COLUMBIA MUTUAL INSURANCE COMPANY	\$191,008	0.72%	\$196,211	\$1,075	\$3,382	1.72%
DEPOSITORS INSURANCE COMPANY	\$164,486	0.49%	\$132,547	\$5,246	\$10,969	8.28%
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	\$156,719	0.45%	\$122,554	\$9,426	\$16,525	13.48%
EMCASCO INSURANCE COMPANY	\$152,218	0.58%	\$158,185	\$0	-\$11,662	-7.37%
MID-CONTINENT CASUALTY COMPANY	\$151,065	0.52%	\$142,010	\$0	\$122,516	86.27%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$147,523	0.32%	\$86,970	\$2,563,969	\$2,293,296	2636.88%
SENTRY SELECT INSURANCE COMPANY	\$144,544	0.59%	\$161,759	\$0	-\$57,911	-35.80%
OAK RIVER INSURANCE COMPANY	\$136,404	0.57%	\$155,711	\$122,293	\$152,341	97.84%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	\$129,901	0.96%	\$262,331	\$0	\$899,891	343.04%
LM INSURANCE CORPORATION	\$126,672	0.45%	\$122,792	\$2,000	\$340,405	277.22%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$125,509	0.47%	\$128,507	\$5,000	-\$38,243	-29.76%
AMERISURE INSURANCE COMPANY	\$125,063	0.47%	\$126,532	\$0	\$28,620	22.62%
GRANITE STATE INSURANCE COMPANY	\$124,583	0.44%	\$118,435	\$0	\$35,333	29.83%
PHOENIX INSURANCE COMPANY THE	\$123,728	0.53%	\$144,572	\$103,864	\$198,826	137.53%
STAR INSURANCE COMPANY	\$121,971	0.44%	\$118,523	\$0	\$96,431	81.36%
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	\$112,373	0.41%	\$111,752	\$2,400	-\$25,168	-22.52%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$105,680	0.42%	\$113,143	\$1,276	\$887	0.78%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$99,366	0.36%	\$96,521	\$88,750	\$153,927	159.48%
AMERICAN INSURANCE COMPANY THE	\$96,747	0.33%	\$89,817	\$0	\$19,175	21.35%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2011**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
FARMLAND MUTUAL INSURANCE COMPANY	\$96,676	0.60%	\$163,270	\$0	\$41,093	25.17%
WAUSAU BUSINESS INSURANCE COMPANY	\$95,673	0.31%	\$84,936	\$0	\$77,216	90.91%
VALLEY FORGE INSURANCE COMPANY	\$87,569	0.31%	\$84,268	\$0	-\$35,616	-42.27%
XL INSURANCE AMERICA INC	\$76,383	0.21%	\$57,465	-\$10,000	-\$200,904	-349.61%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$67,957	0.25%	\$66,725	\$0	\$7,545	11.31%
FIRST LIBERTY INSURANCE CORP THE	\$56,176	0.10%	\$26,505	\$0	\$8,047	30.36%
FIREMANS FUND INSURANCE COMPANY	\$55,777	0.22%	\$58,700	\$0	-\$2,516,453	-4286.97%
PEERLESS INSURANCE COMPANY	\$47,033	0.15%	\$40,841	\$0	-\$109,322	-267.68%
CINCINNATI CASUALTY COMPANY THE	\$45,445	0.04%	\$12,234	\$0	\$0	0.00%
UNIVERSAL UNDERWRITERS INS CO	\$42,941	0.28%	\$76,122	\$4,921	-\$87,686	-115.19%
HARTFORD CASUALTY INSURANCE CO	\$42,116	0.21%	\$58,328	\$0	-\$13,944	-23.91%
NORTH RIVER INSURANCE COMPANY THE	\$41,473	0.14%	\$36,792	\$0	\$10,227	27.80%
ENDURANCE AMERICAN INSURANCE COMPANY	\$40,659	0.14%	\$38,392	\$0	\$20,334	52.96%
SHELTER MUTUAL INSURANCE COMPANY	\$39,646	0.13%	\$35,396	\$0	\$1,224	3.46%
WAUSAU UNDERWRITERS INSURANCE COMPANY	\$37,616	0.22%	\$59,431	\$8,991	\$160,348	269.81%
AMERICAN HOME ASSURANCE COMPANY	\$36,832	0.14%	\$36,832	-\$224	\$664,809	1804.98%
DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	\$36,711	0.04%	\$10,532	\$0	\$43,177	409.96%
TRANSPORTATION INSURANCE COMPANY	\$36,268	0.16%	\$42,144	\$14,108	\$219,947	521.89%
AMERICAN ZURICH INSURANCE COMPANY	\$35,704	0.11%	\$29,014	\$55,000	\$62,403	215.08%
HDI-GERLING AMERICA INSURANCE COMPANY	\$34,595	0.13%	\$34,491	\$0	-\$2,984	-8.65%
GREENWICH INSURANCE COMPANY	\$34,270	0.12%	\$31,607	\$1,881,133	-\$935,124	-2958.60%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$33,845	0.12%	\$33,286	\$335,189	\$6,649,391	19976.54%
UNION INSURANCE COMPANY OF PROVIDENCE	\$33,400	0.09%	\$23,736	\$0	\$10,643	44.84%
LIBERTY INSURANCE CORPORATION	\$32,732	0.09%	\$24,348	\$0	-\$71,517	-293.73%
WESCO INSURANCE COMPANY	\$32,603	0.12%	\$33,151	\$0	\$10,692	32.25%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$32,523	0.20%	\$55,143	\$0	\$6,396	11.60%
PACIFIC INDEMNITY COMPANY	\$30,671	0.11%	\$29,775	\$3,503	-\$3,672	-12.33%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$29,234	0.16%	\$43,571	\$0	-\$18,967	-43.53%
OHIO CASUALTY INSURANCE COMPANY	\$26,157	0.14%	\$38,852	\$0	-\$3,747	-9.64%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$25,318	0.10%	\$27,529	\$0	\$0	0.00%
NETHERLANDS INSURANCE COMPANY THE	\$24,716	0.05%	\$13,899	\$0	\$1,190	8.56%
SAFETY NATIONAL CASUALTY CORPORATION	\$21,536	0.06%	\$16,342	\$0	\$8,300	50.79%
MASSACHUSETTS BAY INSURANCE COMPANY	\$21,405	0.06%	\$17,347	-\$1,000	-\$1,000	-5.76%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$21,028	0.08%	\$21,839	\$0	\$1,272	5.82%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$20,994	0.08%	\$22,149	\$0	\$4,572	20.64%
SECURITY NATIONAL INSURANCE COMPANY	\$20,607	0.06%	\$16,586	\$0	-\$939	-5.66%
NEW HAMPSHIRE INSURANCE COMPANY	\$20,465	0.08%	\$23,004	\$0	-\$101,424	-440.90%
UNITED STATES FIRE INSURANCE COMPANY	\$20,016	0.07%	\$18,737	\$357,785	\$382,832	2043.19%
ONEBEACON AMERICA INSURANCE COMPANY	\$19,071	0.08%	\$22,687	\$0	-\$3,917	-17.27%
CINCINNATI INDEMNITY COMPANY INC	\$18,562	0.02%	\$4,515	\$0	\$0	0.00%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	\$17,871	0.04%	\$11,592	\$4,819	-\$28,852	-248.90%
CONTINENTAL INSURANCE COMPANY THE	\$16,150	0.08%	\$20,739	\$0	\$315,319	1520.42%
TOWER INSURANCE COMPANY OF NEW YORK	\$15,756	0.01%	\$2,984	\$0	\$0	0.00%
AMERISURE PARTNERS INSURANCE COMPANY	\$13,407	0.03%	\$8,598	\$0	\$3,350	38.96%
AMERICAN STATES INSURANCE COMPANY	\$12,941	0.05%	\$13,140	\$0	\$382	2.91%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$12,237	0.01%	\$2,571	\$9,000	-\$256,512	-9977.13%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$12,032	0.10%	\$26,326	\$0	\$22,322	84.79%
HARTFORD INSURANCE COMPANY OF MIDWEST THE	\$11,821	0.04%	\$11,264	\$0	\$4,347	38.59%
STARR INDEMNITY & LIABILITY COMPANY	\$11,579	0.15%	\$40,323	\$0	\$13,120	32.54%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$10,958	0.05%	\$14,354	\$1,579	-\$12,363	-86.13%
NATIONAL INDEMNITY COMPANY	\$10,781	0.05%	\$13,134	\$0	-\$1,383	-10.53%
ILLINOIS NATIONAL INSURANCE COMPANY	\$10,226	0.04%	\$9,607	-\$31,721	-\$21,250	-221.19%
WEST AMERICAN INSURANCE COMPANY	\$10,155	0.04%	\$10,238	\$0	\$71	0.69%
HANOVER AMERICAN INSURANCE COMPANY THE	\$10,089	0.03%	\$7,004	\$1,883	\$1,883	26.88%
HANOVER INSURANCE COMPANY THE	\$10,050	0.02%	\$5,567	\$0	\$0	0.00%
EMPLOYERS FIRE INSURANCE COMPANY	\$9,251	0.05%	\$12,830	\$0	-\$8,392	-65.41%
WESTCHESTER FIRE INSURANCE COMPANY	\$9,162	0.03%	\$8,009	\$300,000	-\$1,052,968	-13147.31%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2011**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	\$9,159	0.03%	\$9,504	\$0	\$400	4.21%
NORTHLAND INSURANCE COMPANY	\$7,677	0.03%	\$7,056	\$0	-\$5,022	-71.17%
MIDWESTERN INDEMNITY COMPANY THE	\$7,642	0.02%	\$6,531	\$0	\$1,337	20.47%
CONTINENTAL WESTERN INSURANCE COMPANY	\$7,637	0.03%	\$8,502	\$0	-\$8,000	-94.10%
FCCI INSURANCE COMPANY	\$6,977	0.02%	\$4,666	\$0	\$615	13.18%
CAPITOL INDEMNITY CORPORATION	\$6,620	0.04%	\$10,990	\$5,605	-\$6,843	-62.27%
COUNTRY MUTUAL INSURANCE COMPANY	\$5,455	0.02%	\$4,449	\$0	\$695	15.62%
NORTHFIELD INSURANCE COMPANY	\$5,326	0.01%	\$3,232	\$0	\$1,059	32.77%
LITITZ MUTUAL INSURANCE COMPANY	\$5,193	0.02%	\$4,322	\$0	\$0	0.00%
AMERISURE MUTUAL INSURANCE COMPANY	\$4,623	0.12%	\$32,388	\$0	-\$8,633	-26.65%
SPARTA INSURANCE COMPANY	\$4,616	0.01%	\$3,514	\$0	\$1,665	47.38%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	\$4,473	0.01%	\$3,249	\$2,066	\$1,348,148	41494.24%
AMERICAN FIRE & CASUALTY COMPANY	\$3,690	0.02%	\$6,344	\$0	-\$4,033	-63.57%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	\$3,576	0.01%	\$3,427	\$0	\$3,761	109.75%
TRUCK INSURANCE EXCHANGE	\$3,452	0.01%	\$3,414	\$81,185	\$48,814	1429.82%
CONTINENTAL CASUALTY COMPANY	\$3,361	0.01%	\$3,653	\$1,863	-\$421,301	-11533.01%
AMERICAN ECONOMY INSURANCE COMPANY	\$3,206	0.01%	\$3,706	\$0	\$344	9.28%
VIGILANT INSURANCE COMPANY	\$3,171	0.01%	\$2,770	-\$18,053	\$28,101	1014.48%
UNITED STATES LIABILITY INSURANCE COMPANY	\$2,934	0.00%	\$292	\$0	\$175	59.93%
BITUMINOUS CASUALTY CORPORATION	\$2,614	0.01%	\$2,631	\$0	-\$15,100	-573.93%
NATIONAL AMERICAN INSURANCE COMPANY	\$2,536	0.01%	\$2,420	\$0	-\$2,218	-91.65%
HAWKEYE-SECURITY INSURANCE COMPANY	\$2,296	0.01%	\$2,234	\$0	\$105	4.70%
OHIO SECURITY INSURANCE COMPANY	\$2,264	0.00%	\$180	\$0	-\$1,742	-967.78%
TECHNOLOGY INSURANCE COMPANY	\$2,029	0.00%	\$548	\$0	\$265	48.36%
IMPERIUM INSURANCE COMPANY	\$1,930	0.00%	\$1,293	\$0	\$335	25.91%
FARMERS INSURANCE EXCHANGE	\$1,840	0.01%	\$1,948	\$2,442	-\$2,414	-123.92%
REGENT INSURANCE COMPANY	\$1,769	0.01%	\$3,263	\$0	-\$939	-28.78%
NATIONAL TRUST INSURANCE COMPANY	\$1,551	0.01%	\$1,369	\$0	-\$878	-64.13%
ST PAUL MERCURY INSURANCE COMPANY	\$1,543	0.01%	\$1,602	\$1,708,462	\$1,490,538	93042.32%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	\$1,543	0.01%	\$1,524	\$0	-\$3,276	-214.96%
ALLSTATE INSURANCE COMPANY	\$1,516	0.01%	\$1,456	\$0	-\$203,812	-13998.08%
MILWAUKEE CASUALTY INSURANCE CO	\$1,431	0.00%	\$412	\$0	\$84	20.39%
PEERLESS INDEMNITY INSURANCE COMPANY	\$1,173	0.00%	\$1,028	\$0	-\$364	-35.41%
MARKEL AMERICAN INSURANCE COMPANY	\$1,161	0.00%	\$1,119	\$0	-\$502	-44.86%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$1,131	0.00%	\$1,134	\$0	-\$11,887	-1048.24%
DIAMOND STATE INSURANCE COMPANY	\$788	0.00%	\$769	\$0	\$535	69.57%
LIBERTY INSURANCE UNDERWRITERS INC	\$750	0.00%	\$750	\$0	-\$374	-49.87%
ST PAUL GUARDIAN INSURANCE COMPANY	\$697	0.00%	\$686	\$0	-\$62,773	-9150.58%
UTICA MUTUAL INSURANCE COMPANY	\$499	0.00%	\$187	\$0	\$4,406	2356.15%
GENERAL INSURANCE COMPANY OF AMERICA	\$472	0.00%	\$1,199	\$2,259	-\$10,452	-871.73%
GREAT AMERICAN ASSURANCE COMPANY	\$339	0.00%	\$340	\$0	\$30	8.82%
HARLEYSVILLE INSURANCE COMPANY	\$336	0.00%	\$326	\$0	\$3	0.92%
SOUTHERN INSURANCE COMPANY	\$296	0.00%	\$276	\$0	\$29	10.51%
CITIZENS INSURANCE COMPANY OF AMERICA	\$293	0.00%	\$266	\$0	\$0	0.00%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$246	0.00%	\$246	\$0	\$1	0.41%
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$224	0.00%	\$224	\$20,000,000	\$22,783	10170.98%
T H E INSURANCE COMPANY	\$213	0.00%	\$229	\$0	-\$713	-311.35%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$210	0.00%	\$557	\$0	-\$43,163	-7749.19%
WESTFIELD INSURANCE COMPANY	\$191	0.00%	\$644	\$0	-\$342	-53.11%
RIVERPORT INSURANCE COMPANY	\$179	0.00%	\$257	\$0	\$154	59.92%
ST PAUL PROTECTIVE INSURANCE COMPANY	\$148	0.00%	\$74	\$25,000	-\$38,278	-51727.03%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	\$108	0.00%	\$108	\$0	-\$346	-320.37%
AMTRUST INSURANCE COMPANY OF KANSAS INC	\$67	0.00%	\$1,100	\$0	-\$458	-41.64%
BITUMINOUS FIRE AND MARINE INS CO	\$51	0.00%	\$58	\$0	\$180,600	311379.31%
COMMERCE AND INDUSTRY INSURANCE CO	\$31	0.00%	\$904	\$0	-\$2,967	-328.21%
FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	\$3	0.01%	\$1,396	\$0	\$0	0.00%
MITSUMI SUMITOMO INSURANCE USA INC	\$1	0.00%	\$1	\$0	\$0	0.00%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2011**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
AFFILIATED FM INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1	N/A
MUNICH REINSURANCE AMERICA INC	\$0	0.00%	\$0	\$0	\$324,858	N/A
SECURA SUPREME INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$31	N/A
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE C	\$0	0.00%	\$0	\$0	-\$141	N/A
STATE NATIONAL INSURANCE COMPANY INC	\$0	0.00%	\$0	\$0	-\$1	N/A
RLI INSURANCE COMPANY	\$0	0.00%	\$234	\$0	-\$5,211	-2226.92%
AUSTIN MUTUAL INSURANCE COMPANY	\$0	0.00%	\$295	\$0	-\$5,876	-1991.86%
MOSAIC INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$60	N/A
GREAT AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$53	N/A
TRAVELERS CASUALTY AND SURETY COMPANY	\$0	0.00%	\$0	\$2,726,166	\$3,131,866	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$13,289	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$217	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$85,570	N/A
MARYLAND CASUALTY COMPANY	\$0	0.00%	\$0	-\$195,430	-\$408,515	N/A
NORTHERN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$0	\$2,000	-\$256,349	N/A
TRINITY UNIVERSAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$468	N/A
mitsui SUMITOMO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$232	N/A
CLARENDON NATIONAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$173	N/A
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$2,614	N/A
ACE FIRE UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$6,227	N/A
EMPIRE FIRE AND MARINE INSURANCE CO	\$0	0.00%	\$0	\$0	-\$14,668	N/A
MID CENTURY INSURANCE COMPANY	\$0	0.00%	\$0	\$5,007	\$7,507	N/A
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00%	\$0	\$0	\$1	N/A
PENNSYLVANIA GENERAL INSURANCE COMPANY	\$0	0.00%	\$0	\$21,500	\$21,500	N/A
GOVERNMENT EMPLOYEES INSURANCE CO	\$0	0.00%	\$0	\$0	-\$57,924	N/A
STONEWALL INSURANCE COMPANY	\$0	0.00%	\$0	\$14,707	-\$2,113,381	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	\$0	\$0	-\$384	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00%	\$3	\$0	-\$2,771	-92366.67%
AMERICAN MOTORISTS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$13,079	N/A
LUMBERMENS MUTUAL CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$24	N/A
LUMBERMENS UNDERWRITING ALLIANCE	\$0	0.00%	\$0	\$0	-\$3,991	N/A
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$166	N/A
FAIRMONT SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$3,843	N/A
ARROWOOD INDEMNITY COMPANY	\$0	0.00%	\$0	-\$1,421,652	-\$1,811,196	N/A
SAFECO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$39,618	N/A
ALEA NORTH AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$33	N/A
TIG INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$213,978	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	\$0	0.00%	\$0	\$0	-\$21,762	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	\$0	0.00%	\$0	\$665,522	\$595,863	N/A
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	\$0	0.00%	\$0	\$0	-\$29,148	N/A
SENTRY CASUALTY COMPANY	\$0	0.00%	\$0	\$200,000	\$195,237	N/A
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	-\$165	\$4,465	N/A
AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$330	N/A
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$4,124	N/A
CRUM & FORSTER INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$70	N/A
PENN AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$434	N/A
AXA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$60,899	N/A
FIRST SPECIALTY INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	\$46	N/A
FIDELITY AND GUARANTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$9,648	N/A
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00%	\$0	\$0	-\$12	N/A
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$272,772	N/A
NORTHBROOK INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$536	N/A
PRAETORIAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$336	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$798	N/A
GENESIS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$20,000	N/A
MARKEL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$733	N/A
QBE INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	-\$8,915	N/A
WESTPORT INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	-\$9,092	N/A

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2011**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
TRANS PACIFIC INSURANCE COMPANY	\$0	0.00%	\$146	\$0	\$0	0.00%
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$895	N/A
ATHENA ASSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$5,370	N/A
GULF UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$524	N/A
HARTFORD ACCIDENT & INDEMNITY CO	-\$414	0.00%	-\$414	\$0	\$365,591	-88307.00%
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	-\$786	0.00%	\$316	\$0	\$3,987	1261.71%
CHARTIS CASUALTY COMPANY	-\$47,822	-0.18%	-\$47,822	\$0	-\$17,346	36.27%
EVEREST NATIONAL INSURANCE COMPANY	-\$70,022	-0.06%	-\$16,513	\$0	-\$53,349	323.07%
TOTAL	\$27,566,570	100.00%	\$27,188,582	\$34,632,487	\$49,270,578	181.22%

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov

800-726-7390



DIFP

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